

Set	Items	Description
S1	130060	PROFIT? OR GAIN? ?
S2	9583	S1(5N) (CALCULAT? OR DETERMIN? OR ANALY? OR COMPUTE OR COMP- UTES OR COMPUTING)
S3	723	NET(2N) (INTEREST OR REVENUE OR INCOME) OR (OTHER OR ADDITI- ONAL OR INTEREST) () (REVENUE OR INCOME)
S4	48433	EXPENSE? OR LIABILIT?
S5	653253	ADD? ? OR ADDING OR SUBTRACT? OR SUMMING OR SUM? ? OR SUMM- ATION OR TOTALING? OR EQUAL? ? OR MINUS
S6	8	S2(25N)S3
S7	68	S2(25N) (REVENUE OR INCOME)
S8	23	S7(20N) (S4 OR S5)
S9	26	S8 OR S6

? show file

File 348:EUROPEAN PATENTS 1978-2003/Mar W04

(c) 2003 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20030327,UT=20030320

(c) 2003 WIPO/Univentio

9/3,K/1 (Item 1 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2003 European Patent Office. All rts. reserv.

01525836

Apparatus, system and method for information providing business
Apparat, System und Verfahren für einen Informationen bereitstellenden
Betrieb

Appareil, système et méthode pour une entreprise fournissant des
informations

PATENT ASSIGNEE:

Hitachi, Ltd., (204145), 6 Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo
101-8010, (JP), (Applicant designated States: all)

INVENTOR:

Asami, Kazuo, 137, Iwase, Matsudo-shi, Chiba 271-0076, (JP)
Ukai, Seiji, 5-6-115, Midori-cho 2-chome, Koganei-shi, Tokyo 184-0003,
(JP)

Sugawa, Satoshi, 1-26-4-B202, Nakano, Kimitsu-shi, Chiba 299-1151, (JP)

LEGAL REPRESENTATIVE:

Beetz & Partner Patentanwälte (100712), Steinsdorfstrasse 10, 80538
München, (DE)

PATENT (CC, No, Kind, Date): EP 1274032 A2 030108 (Basic)
EP 1274032 A3 030122

APPLICATION (CC, No, Date): EP 2002006549 020320;

PRIORITY (CC, No, Date): JP 2001206320 010706

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 104

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
----------------	----------	--------	------------

CLAIMS A	(English)	200302	1102
----------	-----------	--------	------

SPEC A	(English)	200302	10351
--------	-----------	--------	-------

Total word count - document A	11453
-------------------------------	-------

Total word count - document B	0
-------------------------------	---

Total word count - documents A + B	11453
------------------------------------	-------

...SPECIFICATION communication charge refund CR from the communication
company C, etc. (S31).

Then, the server 1 calculates a profit by subtracting costs and
so on from the total income to judge whether or not there is the profit
(i.e., it is judged whether...

9/3,K/2 (Item 2 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2003 European Patent Office. All rts. reserv.

01288886

Demand-production scheme planning apparatus and storage medium

Apparat zur Planung eines Nachfrage-Produktions-Schemas und Speichermedium

Appareil pour la planification d'un schéma de demandes de production et
medium de stockage

PATENT ASSIGNEE:

TOYOTA JIDOSHA KABUSHIKI KAISHA, (203740), 1, Toyota-cho, Toyota-shi,

Aichi-ken 471-8571, (JP), (Applicant designated States: all)
 INVENTOR:
 Kaneko, Kuniya, c/o TOYOTA Jidosha Kabushiki Kaisha, 1, Toyota-cho,
 Toyota-shi, Aichi-ken, 471-8571, (JP)
 Hidetsugu, Kojima, c/o TOYOTA Jidosha Kabushiki Kaisha, 1, Toyota-cho,
 Toyota-shi, Aichi-ken, 471-8571, (JP)
 Fujiyoshi, Hayaaki, c/o TOYOTA Jidosha Kabushiki Kaisha, 1, Toyota-cho,
 Toyota-shi, Aichi-ken, 471-8571, (JP)
 Nakamura, Toshihiro, c/o TOYOTA Jidosha Kabushiki Kaisha, 1, Toyota-cho,
 Toyota-shi, Aichi-ken, 471-8571, (JP)
 Kondo, Motohisa, c/o TOYOTA Jidosha Kabushiki Kaisha, 1, Toyota-cho,
 Toyota-shi, Aichi-ken, 471-8571, (JP)
 Suzuki, Hirosumi, c/o TOYOTA Jidosha Kabushiki Kaisha, 1, Toyota-cho,
 Toyota-shi, Aichi-ken, 471-8571, (JP)
 Otokubo, Kentaro, c/o TOYOTA Jidosha Kabushiki Kaisha, 1, Toyota-cho,
 Toyota-shi, Aichi-ken, 471-8571, (JP)
 LEGAL REPRESENTATIVE:
 Winter, Brandl, Furniss, Hubner, Ross, Kaiser, Polte Partnerschaft
 (100051), Patent- und Rechtsanwaltskanzlei Alois-Steinecker-Strasse 22,
 85354 Freising, (DE)
 PATENT (CC, No, Kind, Date): EP 1107147 A2 010613 (Basic)
 EP 1107147 A3 020724
 APPLICATION (CC, No, Date): EP 2000126799 001206;
 PRIORITY (CC, No, Date): JP 99346761 991206; JP 200013181 000121; JP
 2000262310 000831; JP 2000262311 000831
 DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
 LU; MC; NL; PT; SE; TR
 EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
 INTERNATIONAL PATENT CLASS: G06F-017/60
 ABSTRACT WORD COUNT: 146
 NOTE:
 Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200124	2632
SPEC A	(English)	200124	10515
Total word count - document A			13147
Total word count - document B			0
Total word count - documents A + B			13147

...SPECIFICATION data and the transportation data stored in the data
 storage portion 22, and sends the calculated profitability index back
 to the requesting portion. As for the profitability index, it is possible
 to use a generally-used return on assets (ROA = (income - expense)
 /assets) . It is also possible to define and use an index determined as a
 multiplication...

9/3,K/3 (Item 1 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
 (c) 2003 WIPO/Univentio. All rts. reserv.

00969791 **Image available**
 METHOD FOR COORDINATION RENEWABLE POWER PRODUCTION WITH OTHER POWER
 PRODUCTION
 COORDINATION DE LA PRODUCTION D'ENERGIES RENOUVELABLES AVEC CELLE D'AUTRES
 ENERGIES

Patent Applicant/Assignee:
 ABB AB, S-721 78 Vasteras, SE, SE (Residence), SE (Nationality), (For all

Bode Akintola 04-Apr-03

designated states except: US)

Patent Applicant/Inventor:

LOF Kristian Per-Anders, Timragatan 84, S-162 62 Vallingby, SE, SE
(Residence), SE (Nationality), (Designated only for: US)
GERTMAR Lars Gustaf Ingolf, Humlegatan 6, S-722 26 Vastera, SE, SE
(Residence), SE (Nationality), (Designated only for: US)
ANDREN Lars Anders Tommy, Olstavagen 11, S-740 82 Orsundsbro, SE, SE
(Residence), SE (Nationality), (Designated only for: US)

Legal Representative:

AKERMAN Marten (et al) (agent), Albihtns Malmo AB, Studentgatan 4, P.O.
Box 4289, S-203 14 Malmo, SE,

Patent and Priority Information (Country, Number, Date):

Patent: WO 2002103879 A1 20021227 (WO 02103879)
Application: WO 2002IB732 20020305 (PCT/WO IB0200732)
Priority Application: US 2001881001 20010615

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 29327

Fulltext Availability:

Detailed Description

Detailed Description

... outstanding shares, such that each share has a market value thereof
adjusted based on the revenue received from the sale or delivery of the
power unit.

Calculation of factors such as profits, losses, and tax liability
from a portfolio or group of funds is known, for example, from U.S.
Patent...

9/3,K/4 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00939236 **Image available**

INTERACTIVE METHOD AND APPARATUS FOR REAL-TIME FINANCIAL PLANNING

PROCEDE INTERACTIF ET APPAREIL DE PLANIFICATION FINANCIERE EN TEMPS REEL

Patent Applicant/Assignee:

CLOSEDLOOP SOLUTIONS INC, Suite 500, 1001 Marshall Street, Redwood City,
CA 94063-2000, US, US (Residence), US (Nationality)

Inventor(s):

SANKARAN Sarat, 22 Primrose Lane, San Carlos, CA 94070, US,
JAIN Vineet, 215 Seaside Drive, Milpitas, CA 95035, US,
CAPELLI Nancy, 880 High Road, Woodside, CA 94062, US,

Legal Representative:

HOLMES Craig (et al) (agent), Hickman Palermo Truong & Becker, LLP, 1600
Willow Street, San Jose, CA 95125, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200273365 A2-A3 20020919 (WO 0273365)
Application: WO 2002US7740 20020313 (PCT/WO US0207740)
Priority Application: US 2001804851 20010313

Bode Akintola 04-Apr-03

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11927

Fulltext Availability:

Detailed Description

Detailed Description

... period of time for longer range planning purposes.

BizPlan TM Module

The BizPlanTM module accepts revenue data inputs from the TopLine PlannerTM module. The BizPlan TM module implements profit and loss model to calculate expense data used to set resource allocation information that is coupled to the SpendCap ManagerTM module. For example, the BizPlan TM module takes revenue data and subtracts cost of sales and expense data to compute operating profit. In a preferred implementation, tax rate information is provided, and net profit may be calculated by subtracting projected taxes.

In addition, expense data from SpendCap Manager TM module may be passed to the BizPlan TM module to...

9/3,K/5 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00925993 **Image available**

METHOD AND SYSTEM FOR ANALYZING THE USE OF PROFITABILITY OF AN ORGANIZATION
PROCEDE ET SYSTEME D'ANALYSE DE L'UTILISATION DES BENEFICES D'UNE
ORGANISATION

Patent Applicant/Inventor:

PAQUETTE Peter C, 5 Dana Road, Hanover, NH 03755, US, US (Residence), US
(Nationality)

Legal Representative:

SULLIVAN Todd A (et al) (agent), 111 Amherst Street, Box 719, Manchester,
NH 03105, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200260108 A2 20020801 (WO 0260108)

Application: WO 2001US48179 20011206 (PCT/WO US0148179)

Priority Application: US 2000750405 20001228

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6962

Fulltext Availability:
Detailed Description
Claims

Detailed Description

... just what the effects on profitability are with various levels of assets, equity, revenues, and net income. In Figures 5-10, where "formula components" are listed, "a" is the first calculation 10, "b" is the second calculation 12, "c" is the third calculation 14, and 'T' is the profitability ratio 16 and its calculation. If the profitability ratio is multiplied by total revenue (actual or projected), a profit amount 20 is calculated. The definitions of the variables, and various calculations, including the first 10, second 12, and third 14 calculations, and the sum of the first, second, and third calculations 16 are shown in column A. The symbolic...

Claim

... the
steps of:
performing a first calculation to determine the relationship between a change in
revenue growth and profitability;
performing a second calculation to determine the relationship between a change
in operating leverage and profitability;
performing a third calculation to determine the relationship between a change in
the ratio of equity to total assets and profitability; and
summing said first, second and third calculations to yield a
profitability ratio.

2 The method of claim 1 comprising multiplying said profitability ratio by a total revenue for said organization for a current, future, or past fiscal period to yield a profit...

...performing a first calculation via said computer to determine the relationship
between a change in revenue growth and profitability;
performing a second calculation via said computer to determine the relationship
between a change in operating leverage and profitability;
performing a third calculation via said computer to determine the relationship between a change in the ratio of equity to total assets and profitability; summing via said computer said first, second and third calculations to yield a profitability ratio; and...

9/3,K/6 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00921170

SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT FOR ENHANCING COMMERCIAL VALUE
OF ELECTRICAL POWER PRODUCED FROM A RENEWABLE ENERGY POWER PRODUCTION
FACILITY

SYSTEME, PROCEDE ET PRODUIT DE PROGRAMME INFORMATIQUE POUR AMELIORER LA
VALEUR COMMERCIALE D'ENERGIE ELECTRIQUE PRODUITE A PARTIR D'UNE

INSTALLATION DE PRODUCTION D'ELECTRICITE UTILISANT UNE ENERGIE
RENOUVELABLE

Patent Applicant/Assignee:

ABB AB, S-721 78 Vasteras, SE, SE (Residence), SE (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

LOF Per-Anders, Timragatan 84, S-162 62 Vallingby, SE, SE (Residence), SE (Nationality), (Designated only for: US)

GERTMAR Lars Gustaf Ingolf, Humlegatan 6, S-722 26 Vasteras, SE, SE (Residence), SE (Nationality), (Designated only for: US)

ANDREN Lars Anders Tommy, Olstavagen 11, S-740 82 Orsundsbro, SE, SE (Residence), SE (Nationality), (Designated only for: US)

Legal Representative:

AKERMAN Marten (agent), Albihs Malmo AB, Studentgatan 4, S-203 14 Malmo, SE,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200254561 A2 20020711 (WO 0254561)

Application: WO 2001IB2724 20011224 (PCT/WO IB0102724)

Priority Application: US 2000749999 20001229; US 2001838178 20010420; US 2001839220 20010423

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 34175

Fulltext Availability:

Detailed Description

Detailed Description

... outstanding shares, such that each share has a market value thereof adjusted based on the revenue received from the sale or delivery of the power unit.

Calculation of factors such as profits, losses, and tax liability from a portfolio or group of funds is known, for example, from U.S. Patent...

9/3,K/7 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00916609 **Image available**

SYSTEM AND METHOD FOR TRUSTED SELF-BILLING AND PAYMENT FOR UTILITIES
INCLUDING AUDIT, VERIFICATION, RECONCILIATION AND DISPUTE RESOLUTION
SYSTEME D'AUTOFACTURATION SECURISE DESTINE AU PAIEMENT DE FACTURES DE
SERVICES PUBLICS

Patent Applicant/Inventor:

PINTSOV Leon A, Whiting Estates, 10 Governors Row, West Hartford, CT

06117-1900, US, US (Residence), US (Nationality)

LANIN Daniel, 20 Dayton Lane, West Hartford, CT 06117, US, US (Residence), US (Nationality)

Legal Representative:

MACKAS Daniel G (et al) (agent), McCormick, Paulding & Huber LLP,
Cityplace II,, 185 Asylum Street, Hartford, CT 06103-3402, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200250704 A1 20020627 (WO 0250704)
Application: WO 2001US5643 20010222 (PCT/WO US0105643)
Priority Application: WO 2000US34667 20001220
Parent Application/Grant:
Related by Continuation to: US 2000478627 20000105 (CIP)
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 16852

Fulltext Availability:
Detailed Description

Detailed Description

... consuming and difficult bill auditing and verification procedures.

From a utilities viewpoint the billing and revenue collection is the single, largest expense, the efficiency of which determines profit margins and the ability of utilities to compete in an increasingly competitive marketplace.

Constraints on global economic efficiency demand that the overall revenue collection system for utilities, defined as combined costs incurred in the process of payment/revenue...

9/3,K/8 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00915095 **Image available**

COMMERCIAL INSURANCE SCORING SYSTEM AND METHOD
SYSTEME ET PROCEDE D'ENQUETE SUR LES ASSURANCES COMMERCIALES

Patent Applicant/Assignee:

DELOITTE & TOUCHE LLP, 10 Westport Road, Wilton, CT 06897, US, US
(Residence), US (Nationality)

Inventor(s):

ZIZZAMIA Frank M, 81 Wheeler Road, Avon, CT 06001, US,
TOCCI Dominic A, 540 W. Cornelia Avenue, #2N, Chicago, IL 60657, US,
WU Cheng-Sheng Peter, 1720 Highland Oaks, Arcadia, CA 91006, US,
CARRIER Matthew R, 2408 Eldorado Court, Naperville, IL 60564, US,

Legal Representative:

LIPSITZ Randy (et al) (agent), Kramer, Levin, Naftalis & Frankel LLP, 919
Third Avenue, New York, NY 10022, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200249260 A2-A3 20020620 (WO 0249260)
Application: WO 2001US51232 20011023 (PCT/WO US0151232)
Priority Application: US 2000242633 20001023

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

Bode Akintola 04-Apr-03

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 11451

Fulltext Availability:
Detailed Description

Detailed Description

... of commercial insurance coverage since insurance companies also have a significant portion of the premium income devoted to non-claim expenses .

17

In another aspect of the present invention, "frequency", a second important dimension of profitability , must also be calculated in this step. Frequency is calculated

9/3,K/9 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00914721 **Image available**
STOCHASTIC MULTIPLE CHOICE KNAPSACK ASSORTMENT OPTIMIZER
DISPOSITIF D'OPTIMISATION STOCHASTIQUE DE PROBLEME D'EMPILEMENT A CHOIX MULTIPLES

Patent Applicant/Assignee:

ACCENTURE GLOBAL SERVICES GMBH, Industrieplatz 3, Bau Laufengasse,
Neuhausen am Rheinfall, CH-8212 Schaffhausen, CH, CH (Residence), CH
(Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

BERGSTROM John M, 1260 West New Britton Drive, Hoffman Estates, IL 60195,
US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

SCHEID Robert E (et al) (agent), Morrison & Foerster LLP, 425 Market
Street, San Francisco, CA 94105-2482, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200248840 A2-A3 20020620 (WO 0248840)

Application: WO 2001US48835 20011213 (PCT/WO US0148835)

Priority Application: US 2000255624 20001213

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13352

Fulltext Availability:
Detailed Description

Detailed Description

... units/week) that may be characterized by a probability distribution
fitinction

7

having a mean equal to M and a variance equal to V. profit model B
may calculate unit sales as an expected value over many time periods
and define profit to include other factors as.

Profit = Sales Income - Cost Of Goods - Freight - Carrying Cost - Other
Costs.(2-3)

As another example, an exemplary...

...2-4)

N=O N=SIIPPIY

From the value of UnitSales, other values including the Profit can be
determined. For example, if the selling price of a single unit of the
item is equal to UnitPrice, the sales income from the unit sales is
given as.

SalesIncome = UnitPrice * UnitSales (2-5)

Likewise, if the...this.example, is the gross profit, which is defined as
the difference between the sales income and the inventory cost (cf. Eq.
(2-1)).

In step 1414, the profit model is used to calculate the
profitability of current quantity choices. At step 1416, if the current
quantity is greater than or equal to the maximum order quantity, step
1418 checks whether this is the final item from...

9/3,K/10 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00900303

SYSTEM AND METHOD FOR DEVELOPING AND MANAGING A FINANCIAL SERVICES PRODUCT
SYSTEME ET PROCEDE D'ELABORATION ET DE GESTION D'UN PRODUIT DE SERVICES
FINANCIERS

Patent Applicant/Assignee:

GE FINANCIAL ASSURANCE HOLDINGS INC, 6604 West Broad Street, Richmond, VI
23230, US, US (Residence), US (Nationality)

Inventor(s):

CANTOR-GRABLE Marcia I, 1541 Forest Lane, McLean, VI 22101, US,
KIPP Allison M, 11 Mountain Manor Road, Sandy Hook, CT 06482, US,
KING Joseph A Jr, 2531 Kentford Drive, Richmond, VA 23113, US,
METZ Justine M, 2109 Broadway #1120, New York, NY 10023, US,
SUGHRUE William F, 121 Head Omeadow Road, Newtown, CT 06470, US,
BRAM Robin F, 15 Middle Brook Pond Road, Redding, CT 06896, US,

Legal Representative:

ALBERT Jennifer A (et al) (agent), Hunton & Williams, 1900 K Street,
N.W., Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200233581 A2 20020425 (WO 0233581)

Application: WO 2001US72 20010102 (PCT/WO US0100072)

Priority Application: US 99475693 19991230

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 21113

Fulltext Availability:
Detailed Description

Detailed Description

- ... b. Regulatory Feasibility
 - i. Outline legal/compliance requirements (by state)
 - C. Refine Sales Forecast
 - i. Determine commitments by channel
 - d. Pricing, Profitability, & Sensitivity Assessment
 - I Define assumptions
 - H. Calculate premium & Net Income ("NI")/Return on Investment ("ROI")/Return on Equity ("ROE")
 - iii. Refine pricing model and Time...

9/3,K/11 (Item 9 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00895846 **Image available**
METHODS AND SYSTEMS FOR INTEGRATING MARKETING, PRODUCTION, AND FINANCE
PROCEDES ET SYSTEMES POUR INTEGRER COMMERCIALISATION, PRODUCTION ET
FINANCES

Patent Applicant/Assignee:

GE CAPITAL SERVICES STRUCTURED FINANCE GROUP INC, 120 Long Ridge Road,
Stamford, CT 06927, US, US (Residence), US (Nationality)

Inventor(s):

ALEY Frederick J, 8 Putnam Hill Drive, Redding, CT 06898, US,

Legal Representative:

BEULICK John S (et al) (agent), Armstrong Teasdale LLP, Suite 2600, One
Metropolitan Square, St. Louis, MO 63102, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200230029 A2-A3 20020411 (WO 0230029)

Application: WO 2001US26756 20010828 (PCT/WO US0126756)

Priority Application: US 2000237108 20000929; US 2000747862 20001222

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4191

Fulltext Availability:
Detailed Description

Detailed Description

... a cost of goods sold. Net sales and cost of goods sold are used to
determine a gross profit and gross profit as a percentage of
revenue .

Gross profit is reduced by fixed and other operating expenses to determine an' EBITDA. EBITDA for future years is estimated in the same manner using...

9/3,K/12 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00877778

TECHNIQUES FOR ILLUSTRATING AND ANALYZING COLLEGE SAVINGS PLANS
TECHNIQUES PERMETTANT D'ILLUSTRER ET D'ANALYSER DES PLANS D'EPARGNE AU
NIVEAU POST-SECONDAIRE

Patent Applicant/Assignee:

MERRILL LYNCH & CO INC, 250 Vesey Street, New York, NY 10281, US, US
(Residence), US (Nationality)

Inventor(s):

HEIGES Andrew, 4276 Milords Lane, Doylestown, PA 18901, US,
KRON Robert, 1 Langfeldt Court, Franklin Park, NJ 08823, US,
MONICAL Steven E, 24 Rosebay Court, Monmouth Junction, NJ 08852, US,

Legal Representative:

BARTHOLOMEW Steven R (agent), Hopgood, Calimafde, Judlowe & Mondolino, 60
East 42nd Street, New York, NY 10165, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200211014 A2 20020207 (WO 0211014)

Application: WO 2001US20040 20010621 (PCT/WO US0120040)

Priority Application: US 2000620452 20000720

Designated States: CA IN JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 9107

Fulltext Availability:

Detailed Description

Detailed Description

... the student/child's personal exemption. This determination is based upon the account from which expenses are paid. Ordinary income for each account is calculated (block 409), and capital gains for each account is also calculated (block 41 1). The capital gains calculation is based upon the equity annual turnover percentage and withdrawals for educational expenses. The child/student's taxes attributable to withdrawals from '529 Plan and Educational IRA assets...

9/3,K/13 (Item 11 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00872884 **Image available**

PERFORMING SPREADSHEET-LIKE CALCULATIONS IN A DATABASE SYSTEM
REALISATION DE CALCULS DU TYPE TABLEUR DANS UN SYSTEME DE BASE DE DONNEES

Patent Applicant/Assignee:

ORACLE INTERNATIONAL CORPORATION, 500 Oracle Parkway, Redwood Shores, CA
94065, US, US (Residence), US (Nationality)

Inventor(s):

WITKOWSKI Andrew, 16 Dory Lane, Foster City, CA 94404, US,
DORMAN Gregory, 585 Main Street #406, Melrose, MA 02176, US,

ZEMKE Fred, 123 Williams Lane, Foster City, CA 94404, US,
ROTH Martin, 10 Parker Road, Ashland, MA 01721, US,
OZBUTUN Getin, 360 Elm Street, San Carlos, CA 94070, US,
Legal Representative:
BRANDT Carl (et al) (agent), Hickman Palermo Truong & Becker, LLP, 1600
Willow Street, San Jose, CA 95125, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200206999 A2-A3 20020124 (WO 0206999)
Application: WO 2001US41094 20010620 (PCT/WO US0141094)
Priority Application: US 2000218851 20000713
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 15571

Fulltext Availability:
Detailed Description

Detailed Description

... by grouping set(#ity));
Case 3. The objective is to calculate 30% of an individuals net income
as interest (net =pay minus tax minus interest). Interest is tax
deductible from gross, and taxes are at 38% of salary and 28% capital
gains . Want to determine how much the individual should borrow? This
is an example of a simultaneous equation (net depends on interest
which depends on net), thus the ITERATE clause is included.
select sum(balance) as s...

9/3,K/14 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00870074

APPARATUS AND METHODS FOR SELECTING FARMS TO GROW A CROP OF INTEREST DISPOSITIFS ET PROCEDES POUR LA SELECTION D'EXPLOITATIONS APPROPRIEES A UNE CULTURE DONNEE

Patent Applicant/Assignee:

RENESEN LLC, Suite 300, 3000 Lakeside Drive, Bannockburn, IL 60015, US,
US (Residence), US (Nationality)

Inventor(s):

HAY Norman, 2855 Somerset Lane, Orono, MN 55356, US,
SCHLACHTENHAUFEN John Jeffrey, 1204 Inverlieth Road, Lake Forest, IL
60045, US,
ULRICH James Francis, 11 East Louis Avenue, Lake Forest, IL 60045, US,
BARNETT Bruce H, 671 South Balmoral Court, Lake Forest, IL 60045, US,
BARCLAY Robert Andrew, 21038 Woodbury Court, Hawthorn Woods, IL 60047, US

Legal Representative:

FLIGHT James A (agent), Marshall, O'Toole, Gerstein, Murray & Borun, 6300
Sears Tower, 233 South Wacker Drive, Chicago, IL 60606, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200203307 A2 20020110 (WO 0203307)
Application: WO 2001US20294 20010626 (PCT/WO US0120294)

Bode Akintola 04-Apr-03

Priority Application: US 2000215982 20000705; US 2000626576 20000727
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 14617

Fulltext Availability:
Detailed Description

Detailed Description

... 0 each such crop. The expected profit for growing each crop is then
calculated
by subtracting the estimated costs from the estimated revenues for
each
competing crop the farm, could produce.
Models for calculating the expected profits of a farm are currently
available to farmers as a planning tool. Examples of such revenue
Models includes the 15 product referred to as MARKETEER that is
available from the...

9/3,K/15 (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00818657 **Image available**

METHOD AND SYSTEM FOR MANAGING SALES OPERATIONS
PROCEDE ET SYSTEME DE GESTION D'OPERATIONS DE VENTE

Patent Applicant/Assignee:

THE EGG FACTORY LLC, Suite A, 2840 Hershberger Road, Roanoke, VA 24017,
US, US (Residence), US (Nationality)

Inventor(s):

BLUM Bradley J, 3002 Rosalind Avenue, Roanoke, VA 24014, US,
BLUM Ronald D, 5320 Silver Fox Road, Roanoke, VA 24014, US,
MALKANI Sunder H, 5370 Silver Fox Road, Roanoke, VA 24014, US,
LEWIS Sarah Beth, Apartment F, 12900 Springs Lane, Norcross, GA 30092, US

LEGGETT Tom Sr, P.O. Box 59, South Boston, VA 24592, US,

Legal Representative:

WELLS William K (et al) (agent), Kenyon & Kenyon, Suite 700, 1500 K
Street, N.W., Washington, DC 20005, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200152164 A1 20010719 (WO 0152164)

Application: WO 2001US427 20010108 (PCT/WO US0100427)

Priority Application: US 2000478815 20000107; US 2000510308 20000222; US
2000191115 20000322; US 2000560805 20000428; US 2000569025 20000511; US
2000589176 20000608; US 2000215767 20000630; US 2000693832 20001023; US
2000693843 20001023; US 2000693849 20001023

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 20972

Fulltext Availability:
Detailed Description

Detailed Description

... associated price points, and the seller's cost for the identified item, the seller's profit can be calculated or determined at each of the price points. This calculation can begin by multiplying each price point by its associated sales volume to arrive at a sales revenue. The seller's cost for the item at that price point can be subtracted from the sales revenue to arrive at a seller's profit at the price point...

9/3,K/16 (Item 14 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00816783 **Image available**

SYSTEM AND METHOD FOR TRUSTED SELF-BILLING FOR UTILITIES
SYSTEME ET PROCEDE D'AUTO-FACTURATION SECURISEE POUR SERVICES PUBLICS

Patent Applicant/Inventor:

PINTSOV Leon A, Whiting Estates, 10 Governors Row, West Hartford, CT
06117-1900, US, US (Residence), US (Nationality)

LANIN Daniel, 20 Dayton Lane, West Hartford, CT 06117, US, US (Residence)
, US (Nationality)

Legal Representative:

MACKAS Daniel G (et al) (agent), McCormick, Paulding & Huber LLP,
Cityplace II, 185 Asylum Street, Hartford, CT 06103-3402, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150312 A1 20010712 (WO 0150312)

Application: WO 2000US34667 20001220 (PCT/WO US0034667)

Priority Application: US 2000478627 20000105

Parent Application/Grant:

Related by Continuation to: US 2000478627 20000105 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14373

Fulltext Availability:
Detailed Description

Detailed Description

... consuming and difficult bill auditing and verification procedures.

From a utilities viewpoint the billing and revenue collection is the single, largest expense, the efficiency of which determines profit margins and the ability of utilities to compete in an increasingly competitive marketplace.

Constraints on global economic efficiency demand that the overall revenue collection system for utilities, defined as combined costs incurred in the process of payment/revenue...

9/3,K/17 (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00776241 **Image available**

SYSTEM FOR INSURANCE PAYING FOR COUNTERCLAIMS IN THE EVENT OF IMPROPER LAWSUITS

SYSTEME DE PAIEMENT D'ASSURANCE POUR DEMANDES RECONVENTIONNELLES EN CAS DE POURSUITES MALVEILLANTES

Patent Applicant/Inventor:

SEGAL Jeffrey J, 1 Staunton Court, Greensboro, NC 27410, US, US
(Residence), US (Nationality)

Legal Representative:

JACKSON Robert R, Fish & Neave, 1251 Avenue of the Americas, New York, NY 10020, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109797 A1 20010208 (WO 0109797)

Application: WO 2000US21045 20000802 (PCT/WO US0021045)

Priority Application: US 99365437 19990802; US 99420768 19991018

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21882

Fulltext Availability:
Claims

Claim

... esr-ima-r-es of number of suits Material prevented and costs savings

20405 20613: calculations of 20405

prospective underwriting

profits

20405 20614: calculat -Ion of 20405

prospective interest income

20405 206142: calculation of other 20405 income

20406 20615: calculation of loss 20406, 21401

control...the frequency of claims

- An estimate of the severity (average cost) of claims.

The underwriting profit is calculated as:

Premium - Expenses - Claim Costs.

In addir-ion, an es-r-Ima-r-e can be made of the

pot-enr-ial investmenz income and the federal income tax.

The total return is calcula-t-ed as:

(Underwiring profit...

9/3,K/18 (Item 16 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00757134 **Image available**

METHOD FOR ILLUSTRATING REPLACEMENT OF A BENEFIT PLAN NOT VIABLE IN THE
JURIDICTION

PROCEDE ILLUSTRANT LE REMPLACEMENT D'UN PROGRAMME DE PREVOYANCE NON VALABLE
AU LIEU DE JURIDICTION

Patent Applicant/Inventor:

PARSONS David, 12155 Wexford Overlook, Roswell, GA 30075, US, US
(Residence), US (Nationality)

Legal Representative:

TRZYNA Peter K, P.O. Box 7131, Chicago, IL 60680-7131, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200070522 A1 20001123 (WO 0070522)

Application: WO 2000US13528 20000516 (PCT/WO US0013528)

Priority Application: US 99313164 19990517

Designated States: CA SG

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 38279

Fulltext Availability:

Claims

Claim

... U N REALIZED GAI

892

INPUT MISC. INCOM

INPUT SHORT-TERM Q A0

DISCOUNT

INPUT GAIN /LOSS On FE

6

898 CALCULATE TOTAL

INVESTMENT INCOME

FiGe 30

900

INPUT PREMIUM TRANSFER

ROM CARRIER TO REINS

INPUT BENEFIT TRANSFER

ROM REINSURER TO CARRIER 902

NPUT EXPENSE ALLOWANCE 4

ROM REINSURER TO CAR

CALCULATE NET LIABILITY 6

TRANSFERRED FROM CARRIER

TO REINSURER...

9/3,K/19 (Item 17 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00751214

SYSTEM AND METHOD FOR DEVELOPING AND MANAGING A FINANCIAL SERVICES PRODUCT
SYSTEME ET PROCEDE POUR DEVELOPPER ET GERER UN PRODUIT DE SERVICES
FINANCIERS

Patent Applicant/Assignee:

GE FINANCIAL ASSURANCE HOLDINGS INC, 6604 West Broad Street, Richmond, VI
23230, US, US (Residence), US (Nationality)

Inventor(s):

CANTOR-GRABLE Marcia I, 1541 Forest Lane, McLean, VI 22101, US,
KIPP Allison M, 11 Mountain Manor Road, Sandy Hook, CT 06482, US,
KING Joseph A Jr, 2531 Kentford Drive, Richmond, VA 23113, US,
METZ Justine M, 2109 Broadway #1120, New York, NY 10023, US,
SUGHRUE William F, 121 Head of Meadow Road, Newtown, CT 06470, US,
BRAM Robin F, 15 Middle Brook Pond Road, Redding, CT 06896, US,

Legal Representative:

CHASKIN Jay L (agent), General Electric Company, 3135 Easton Turnpike
W3C, Fairfield, CT 06431, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200063824 A2 20001026 (WO 0063824)

Application: WO 2000US9899 20000413 (PCT/WO US0009899)

Priority Application: US 99293398 19990416; US 99475693 19991230

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 25402

Fulltext Availability:

Detailed Description

Detailed Description

... b. Regulatory Feasibility

i. Outline legal/ compliance requirements (by state)

c. Refine Sales Forecast

i. Determine commitments by channel

d. Pricing, Profitability, & Sensitivity Assessment

Define assumptions

Calculate premium & Net Income ("NI")/Return on

Investment ("ROI")/ Return on Equity ("ROE")

iii. Refine pricing model and Time...

9/3,K/20 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00748801 **Image available**

PROCESS FOR DETERMINING OBJECT LEVEL PROFITABILITY

PROCEDE DE DETERMINATION DE LA RENTABILITE PAR NIVEAUX D'OBJETS

Patent Applicant/Assignee:

BERKELEY * IEOR, 687 Spruce Street, Berkeley, CA 94707, US, US
(Residence), US (Nationality)

Inventor(s):

LEPMAN Richard Tad, Park House, 21 Ravenscourt Park, London W6 0TJ, GB

Legal Representative:

KELLEY Scott W, Kelly Bauersfeld Lowry & Kelley, LLP, 6320 Canoga Avenue,
Suite 1650, Woodland Hills, CA 91367, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200062224 A1 20001019 (WO 0062224)

Application: WO 2000US9189 20000407 (PCT/WO US0009189)

Bode Akintola 04-Apr-03

Priority Application: US 99128769 19990409
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 14649

Fulltext Availability:
Detailed Description
Claims

Detailed Description

... or declining
balance amortization methods (used for cost or income deferrals and
capitalized investment depreciation.)
Other Revenue Pricing - In situations where object and event
activity can
be used to derive object level income or fees DPIVI provides for the
calculation of these drivers of profitability in Other Revenue
profit
calculations . These calculations take the mathematical form of a
linear
combination of event or object values and modeled coefficients.
Direct Expense - Calculation of object profit adjustment due to
object
related activity requires rules that take the form of linear combinations
...

Claim

... process of claim 1 , wherein the step of calculating at least one
marginal value of profit includes the steps of calculating net
interest (NI), other
revenue (OR) and direct expense (DE), wherein net interest (NI)
is the
summation of interest income , value of funds provided and earnings
on equity funds used less the sum of interest expense and costs of
funds used, other revenue (OR) is a measure of profit contribution from
...
...process of claim 9, wherein the step of calculating at least one
marginal value of profit includes the steps of calculating net
interest (NI), other
revenue (OR) and direct expense (DE), wherein net interest (NI)
is the
summation of interest income , value of funds provided and earnings
on equity funds used less the sum of interest expense and costs of
funds used, other revenue (OR) is a measure of profit contribution from
...
...process of claim 16, wherein the step of calculating at least
one marginal value of profit includes the steps of calculating net
interest (NI), other revenue (OR) and direct expense (DE), wherein
net interest (NI) is the summation of interest income , value of
funds provided and earnings on equity funds used less the sum of
interest expense and costs of funds used, other revenue (OR) is a

measure of profit contribution from...process of claim 24, wherein the step of calculating at least one marginal value of profit includes the steps of calculating net interest (NI), other revenue (OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, value of funds provided and earnings on equity funds used less the sum of interest expense and costs of funds used, other revenue (OR) is a measure of profit contribution from...

...process of claim 30, wherein the step of calculating at least one marginal value of profit includes the steps of calculating net interest (NI), other revenue (OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, value of funds provided and earnings on equity funds used less the sum of interest expense and costs of funds used, other revenue (OR) is a measure of profit contribution from...

...process of claim 37, wherein the step of calculating at least one marginal value of profit includes the steps of calculating net interest (NI), other revenue (OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, value of funds provided and earnings on equity funds used less the sum of interest expense and costs of funds used, other revenue (OR) is a measure of profit contribution from...

9/3,K/21 (Item 19 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00535088 **Image available**

METHOD OF REPORTING MERCHANT INFORMATION TO BANKS

METHODE DE COMMUNICATION D'INFORMATION COMMERCIALE A DES BANQUES

Patent Applicant/Assignee:

FIRST DATA CORPORATION,

Inventor(s):

CANNON Jonathan Michael,
NEUMYER David,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9966440 A1 19991223

Application: WO 99US13467 19990615 (PCT/WO US9913467)

Priority Application: US 9899734 19980619

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU

TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG

CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 5119

Fulltext Availability:

Detailed Description

Detailed Description

... Merchant Numerical Listing 100, Portfolio Profitability Recap 102,
Process 2 0 Mode Summary Report 104, Profitability Analysis Details
106, Top/Bottom Merchants By Net Income 108, Year to Date
Profitability 1 1 0.

The excessive chargeback ratio report lists all...s top and bottom
merchants based on the user's monthly or year to date net income and.

includes basis point spreads for each listed account. The year to date profitability analysis details report provides the same information as the profitability analysis details except it shows year to date amounts.

1 0 Referring now to FIG. 6...

9/3,K/22 (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00453978 **Image available**
METHOD AND SYSTEM FOR STANDARDIZING AND RECONCILING INVOICES FROM VENDORS
PROCEDE ET SYSTEME D'UNIFORMISATION ET DE RAPPROCHEMENT DES FACTURES DE
VENDEURS

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

GUZELSU H Isil,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9844442 A1 19981008

Application: WO 98US6519 19980402 (PCT/WO US9806519)

Priority Application: US 9740909 19970402

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML
MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 6873

Fulltext Availability:

Detailed Description

Detailed Description

... payable department can pay the invoices.

The system of the invention is a fully integrated expense control system and is capable of doing a profit and loss analysis based on the vendor products and services charged for, and the revenue generated by the users requiring those services. The system tracks inventory, reconciles invoices and is...

9/3,K/23 (Item 21 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00452685
METHOD AND SYSTEM FOR PROCESSING SUPPLEMENTARY PRODUCT SALES AT A
. POINT-OF-SALE TERMINAL
PROCEDE ET SYSTEME DE TRAITEMENT DE VENTES DE PRODUITS SUPPLEMENTAIRES A UN
TERMINAL DE POINT DE VENTE

Patent Applicant/Assignee:

WALKER ASSET MANAGEMENT LIMITED PARTNERSHIP,

Inventor(s):

WALKER Jay S,

VAN LUCHENE Andrew S,

JORASCH James A,

JINDAL Sanjay K,
ALDERUCCI Dean,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9843149 A2 19981001
Application: WO 98US5787 19980320 (PCT/WO US9805787)
Priority Application: US 97822709 19970321; US 97841791 19970505; US
97920116 19970826; US 9845386 19980320; US 9845036 19980320; US 9845347
19980320; US 9845518 19980320; US 9845084 19980320
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR
NE SN TD TG
Publication Language: English
Fulltext Word Count: 53218

Fulltext Availability:
Detailed Description

Detailed Description
... performance rate.

A Profit Rate is a performance rate of an offer that may be calculated
in accordance with the following.

$$\text{Profit Rate} = (\text{Revenue} - \text{Cost}) / \text{Number of Times Provided}$$

The Revenue is the amount of all income derived due to customers
accepting the offer. The Cost is the expense incurred from customers
accepting the offer. The Number of Times Provided is the number of...
times it was offered.

The average profit per accepted offer 6188 may be determined by
subtracting the cost per offer (the cost 6074 of FIG. 70) from the
average revenue 6186. Finally, the

average profit per offer 6190, which is the profit rate defined above,
may be determined by multiplying the average profit per accepted
offer 6188 by the acceptance rate of the offer.

As described above, the...

9/3,K/24 (Item 22 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00396994 **Image available**
PRIZE REDEMPTION SYSTEM FOR GAMES
SYSTEME DE REMBOURSEMENT DE PRIX DESTINES A DES APPAREILS A JEUX
Patent Applicant/Assignee:
RLT ACQUISITION INC,
KELLY Matthew F,
KELLY Bryan M,
PETERMEIER Norman B,
KROECKEL John G,
LINK John E,
Inventor(s):
KELLY Matthew F,
KELLY Bryan M,

PETERMEIER Norman B,
KROECKEL John G,
LINK John E,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9737737 A1 19971016
Application: WO 97US5600 19970403 (PCT/WO US9705600)
Priority Application: US 96628490 19960405; US 96746755 19961114
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN YU GH
KE LS MW SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB
GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 39819

Fulltext Availability:
Detailed Description

Detailed Description
... prize credits, etc.

The overall payout from a game during a time period should be **subtracted**
from the total **revenue** of the game during that time period to
determine how much (net) **profit** the Crame made. Net **profit** can be
further **determined** by **subtracting** any other costs accrued in
providing the game from the gross profit, such as rental...

9/3,K/25 (Item 23 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00241344
METHOD FOR TREATMENT OF POTATO FRUIT WATER
PROCEDE DE TRAITEMENT DE JUS DE POMME DE TERRE
Patent Applicant/Assignee:
NOVO NORDISK A S,
OLSEN Hans Sejr,
Inventor(s):
OLSEN Hans Sejr,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9315616 A1 19930819
Application: WO 93DK30 19930128 (PCT/WO DK9300030)
Priority Application: DK 14192 19920206
Designated States: CA CZ JP PL RO RU SK US AT BE CH DE DK ES FR GB GR IE IT
LU MC NL PT SE
Publication Language: English
Fulltext Word Count: 5910

Fulltext Availability:
Detailed Description

Detailed Description
... and provision for depreciation of an investment
of 6 mio. Danish kr. 1 T2001000
Total **expenses** 61725,000
Expected **income** from ...evaporated concentrate
(8,200 tons with a price of 1.5 Danish kr./kg) 127300v000
Profit , **calculated** in relation to prior art method 7t681 9000
It thus appears. that the method according...

9/3,K/26 (Item 24 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00218722

**DATA PROCESSING SYSTEM AND METHOD FOR HUB AND SPOKE FINANCIAL SERVICES
CONFIGURATION**

**SYSTEME ET PROCEDE DE TRAITEMENT DE DONNEES PERMETTANT D'OFFRIR UN ENSEMBLE
DE SERVICES FINANCIERS SELON UNE CONCEPTION APPELEE "HUB AND SPOKE"**

Patent Applicant/Assignee:

SIGNATURE FINANCIAL GROUP INC,

Inventor(s):

BOES R Todd,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9215953 A1 19920917

Application: WO 92US2163 19920310 (PCT/WO US9202163)

Priority Application: US 91777 19910311

Designated States: AT BE CH DE DK ES FR GB GR IT JP KR LU MC NL SE

Publication Language: English

Fulltext Word Count: 8958

Fulltext Availability:

Detailed Description

Detailed Description

... shareholder purchases and redemptions), The system also allocates to each fund the portfolio's daily income , expenses , and net realized and unrealized gain or loss, calculating each fund's total investments based on the concept of a book capital accountr thus...

...on a daily basis for the portfolio and each fund, so that aggregate year-end income , expenses , and
SUBSTITUTE SHEET
capital gain or loss can be determined for accounting and for tax purposes for the portfolio and for each fund,

BRIEF DESCRIPTION...

Set	Items	Description
S1	115431	PROFIT? OR GAIN? ?
S2	1330969	CALCULAT? OR DETERMIN? OR ANALY?
S3	62	NET(2N) (INTEREST OR REVENUE OR INCOME) OR (OTHER OR ADDITI- ONAL OR INTEREST) {} (REVENUE OR INCOME)
S4	18729	EXPENSE? OR LIABILIT?
S5	73652	RISK?
S6	1319499	ADD? ? OR ADDING OR SUBTRACT? OR SUMMING OR SUM? ? OR SUMM- ATION OR TOTALING? OR EQUAL? ? OR MINUS
S7	1	S3 AND S4 AND S6
S8	3378	S1(2N)S2
S9	0	S8 AND S3
S10	17	S8 AND (REVENUE OR INCOME)
S11	2	S8 AND S4 AND S6
S12	19	S10 OR S11

? show files

File 344:Chinese Patents Abs Aug 1985-2003/Jan

(c) 2003 European Patent Office

File 347:JAPIO Oct 1976-2002/Nov(Updated 030306)

(c) 2003 JPO & JAPIO

File 350:Derwent WPIX 1963-2003/UD,UM &UP=200322

(c) 2003 Thomson Derwent

File 371:French Patents 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv.

12/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2003 JPO & JAPIO. All rts. reserv.

07097698 **Image available**
MEDICAL AFFAIR ACCOUNTING SYSTEM AND MACHINE-READABLE MEDIUM WITH RECORDED PROGRAM

PUB. NO.: 2001-325354 [JP 2001325354 A]
PUBLISHED: November 22, 2001 (20011122)
INVENTOR(s): KAMEDA TOSHITADA
YAMAGUCHI HARUKI
APPLICANT(s): KAMEDA IRYO JOHO KENKYUSHO KK
APPL. NO.: 2000-142171 [JP 2000142171]
FILED: May 15, 2000 (20000515)
INTL CLASS: G06F-017/60; G06F-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To efficiently carry out not only financial accounting, but also management accounting by a medical affair accounting system which uses a computer and to take gain/loss analysis by breaking down the accounting into clinical departments, actions, etc.

SOLUTION: The medical affair accounting system is equipped with a 1st file (12) which contains unit data composed of amount data and property information showing properties of amounts by medical treatment income and others, whether or not insurance is applied, etc., the CPU (2) which calculates amounts by 1st indexes by performing accounting processes by indexes while setting money reception periods according to pieces of amount data and property information included in the same unit data with the pieces of amount data, and a 2nd file (12) in which the calculation results are stored corresponding to the unit data used for the calculation.

COPYRIGHT: (C)2001,JPO

12/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2003 JPO & JAPIO. All rts. reserv.

06956862 **Image available**
SUPPORT SYSTEM FOR GRASPING BUSINESS SITUATION

PUB. NO.: 2001-184414 [JP 2001184414 A]
PUBLISHED: July 06, 2001 (20010706)
INVENTOR(s): SHINKAI KAZUO
APPLICANT(s): SHINKAI KAZUO
APPL. NO.: 11-370132 [JP 99370132]
FILED: December 27, 1999 (19991227)
INTL CLASS: G06F-017/60; G06F-003/00

ABSTRACT

PROBLEM TO BE SOLVED: To provide a support system which makes it easy to grasp a business situation irrelevantly to detailed numerals.

SOLUTION: On a display screen, coordinate axes, a profit-loss line, and an income-expenditure line are displayed. For the purpose, this system carries out a process 1100 for accepting and storing the input of administrative indexes, a process 1200 for calculating the value of a profit-loss and cash balance point(PCBP) according to the indexes, a process 1300 for finding the profit or loss at the profit-loss and cash

balance point(PCBP) and determining a profit -loss and cash break-even point(PCP) using the found profit or loss as a coordinate value on the profit-loss axis and the above profit-loss and cash balance point(PCBP) as a coordinate value on the sales axis, a base point determining process 1400 for determining a profit -loss base point and an income -expenditure base point according to the above indexes, and a process 1500 for generating a profit- loss line passing the profit-loss base point and profits-loss and cash break-even point(PCP) and an income -expenditure line passing the income -expenditure base point and profit-loss and cash break-even point (PCP).

COPYRIGHT: (C)2001,JPO

12/5/3 (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2003 JPO & JAPIO. All rts. reserv.

06481552 **Image available**
FUND MANAGING TABLE

PUB. NO.: 2000-067129 [JP 2000067129 A]
PUBLISHED: March 03, 2000 (20000303)
INVENTOR(s): AKIYOSHI KENICHI
APPLICANT(s): AKACAN NO SHIRO KK
APPL. NO.: 10-234675 [JP 98234675]
FILED: August 20, 1998 (19980820)
INTL CLASS: G06F-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To know the mutual relation of tables at a glance by providing a fund operating table, cash revenue /expenditure table and profit /loss calculation form in one lateral line while arranging the cash revenue /expenditure table at the center and arranging account subjects and items common for these fund operating table, cash revenue /expenditure table and profit /loss calculation form so as to essentially arrange them in one lateral line.

SOLUTION: The fund managing table is composed of a fund operating table 1, cash revenue /expenditure table 2 and profit /loss calculation form 3 and these fund operating table 1, cash revenue /expenditure table 2 and profit /loss calculation form 3 are provided in one lateral line while arranging the cash revenue /expenditure table 2 at the center. Besides, the account subjects and items common to the fund operating table 1, cash revenue /expenditure table 2 and profit /loss calculation form are arranged so as to be essentially arranged in one lateral line. Thus, the relation of numerals between the subjects or items described on the respective tables of the fund operating table can be easily comprehended, the result of business activities can be analyzed on multiple sides while comprehending the mutual relation of tables, and the mutual relation of respective tables can be grasped at a glance.

COPYRIGHT: (C)2000,JPO

12/5/4 (Item 4 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2003 JPO & JAPIO. All rts. reserv.

05971870 **Image available**

Bode Akintola 04-Apr-03

METHOD FOR EFFICIENTLY DESIGNING CORPORATION INSURANCE

PUB. NO.: 10-254970 [JP 10254970 A]
PUBLISHED: September 25, 1998 (19980925)
INVENTOR(s): KITAYAMA MASAKAZU
APPLICANT(s): KIYAPITARU ASETSUTO PLANNING KK [000000] (A Japanese Company or Corporation), JP (Japan)
YASUDA KASAI KAIJO HOKEN KK [422814] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 10-096985 [JP 9896985]
FILED: March 26, 1998 (19980326)
INTL CLASS: [6] G06F-017/60
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)

ABSTRACT

PROBLEM TO BE SOLVED: To provide a method for efficiently designing a corporation insurance without adopting a designing system by patterns.

SOLUTION: The required insurance amount on four limit conditions is calculated as a test and the result of test calculation is stored as time serial data by executing the time serial calculation of required guarantee amount while referring to a business statistic value file 4 based on input data such as basic corporation information such as the kind of corporation and fund money, sales and taxed income amount, executive member information, information concerning profit calculation statement items, information concerning business continuation fund and information concerning the book prices of lend/borrow collation table items and the business settlement fund of time value. Then, data for each merchandise class of routine multiplication insurance to be specified by a limitation conditional expression concerning the sex/age of industry manager as insured person are calculated from a previously stored life insurance merchandise constitutive file 5 and arithmetic processing to satisfy the limitation conditional expression and to minimize a target function is performed.

12/5/5 (Item 5 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2003 JPO & JAPIO. All rts. reserv.

05904718 **Image available**
DESIGN VERIFICATION TIME DECIDING METHOD FOR MASS PRODUCTION PRODUCT AND DESIGN PLANNING SUPPORT DEVICE

PUB. NO.: 10-187818 [JP 10187818 A]
PUBLISHED: July 21, 1998 (19980721)
INVENTOR(s): NOMOTO TAZU
KOJIMA TOSAKU
WATANABE KATSUMI
TSUYAMA TSUTOMU
KOSHISHIBA ERI
APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 08-343400 [JP 96343400]
FILED: December 24, 1996 (19961224)
INTL CLASS: [6] G06F-017/60; G06F-017/50
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)
JAPIO KEYWORD:R102 (APPLIED ELECTRONICS -- Video Disk Recorders, VDR)

ABSTRACT

PROBLEM TO BE SOLVED: To prevent a market failure by calculating a real

Bode Akintola 04-Apr-03

profit from the profit of the 1st sale time, deciding the 2nd sale time when the sale profit equal to the real profit is obtained, and defining the difference between the 1st and 2nd sale times as the total time to be added to the total design verification time.

SOLUTION: A total design verification time calculation means calculates a real profit U_i , i.e., the difference between the total profit of 1st sale time (i) and the quality loss cost, i.e., the total failure repair expenses needed up to the time (i) (1501). The profit U_i is substituted for (y) defined as a change (total profit/total sales) of $y = K / \{1 + \exp(-a(t-b))\}$ to decide the value (j) of the 2nd sale time (t) (1502). Then the wasted time, i.e., the difference between the times (i) and (j) is calculated (1503). The actual verification time is added to the said wasted time (1504), and the result of this addition is registered in a total design verification data base of a row corresponding to a product to end the processing (1505).

12/5/6 (Item 6 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2003 JPO & JAPIO. All rts. reserv.

05711189 **Image available**
MANAGING METHOD FOR AREA STAY INFORMATION

PUB. NO.: 09-325989 [JP 9325989 A]
PUBLISHED: December 16, 1997 (19971216)
INVENTOR(s): SAKAMOTO MIWAKO
MAEDA MIYUKI
KURIHARA YOKO
APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP
(Japan)
HITACHI TOHOKU SOFTWARE KK [000000] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 08-141277 [JP 96141277]
FILED: June 04, 1996 (19960604)
INTL CLASS: [6] G06F-017/60; G06K-017/00
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 45.3
(INFORMATION PROCESSING -- Input Output Units)

ABSTRACT

PROBLEM TO BE SOLVED: To collect the stay time of the individual staying in respective areas inside a building without loading any burden to the individual and to dynamically measure time relating moving persons.

SOLUTION: A data collector 2 is a device installed for each area, personal codes received from cards A and B are collected while adding the time to them, and the stay time of each individual in the relevant area is summed up for one day and sent to a data totalizer 5. The data totalizer 5 stores the received stay data into a stay data file 11 and calculates a profit rate for each area as monthly processing while referring to a salary data file 12 and an income data file 13. Besides, the card B collects the personal code received from the card A while adding the time to it and inputs it through a card reader 16 to the data totalizer 5. The data totalizer 5 totalizes inputted human relationship data and stores them in a human relationship data file 14.

12/5/7 (Item 7 from file: 347)
DIALOG(R)File 347:JAPIO

(c) 2003 JPO & JAPIO. All rts. reserv.

02872064

CONSTRUCTION WORK PROFIT MANAGING SYSTEM

PUB. NO.: 01-169664 [JP 1169664 A]
PUBLISHED: July 04, 1989 (19890704)
INVENTOR(s): ISHIHARA TETSUYA
APPLICANT(s): MITSUI CONSTR CO LTD [351395] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 62-328917 [JP 87328917]
FILED: December 25, 1987 (19871225)
INTL CLASS: [4] G06F-015/21
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 27.2 (CONSTRUCTION -- Building)
JOURNAL: Section: P, Section No. 940, Vol. 13, No. 440, Pg. 118, October 04, 1989 (19891004)

ABSTRACT

PURPOSE: To accurately manage a profit in a work section by collating an execution budget with a paid experience and outputting a work profit-loss transient sheet which recognizes a profit-loss condition at an arbitrary time point during works.

CONSTITUTION: For the respective types of work items KM, an estimation to indicate costs required for a construction plan and an execution is prepared, an aimed budget which has calculated the budgetary profit at every type of the work item KM is prepared for the estimation, and based on the aimed budget, the execution budget to execute the production plan for the work section is prepared. Further, the execution budget is collated with the paid experience, and the work income transient sheet is outputted which grasps the profit-loss condition at the arbitrary time point during the works. Thus, by outputting the work profit transient sheet at a necessary time, the profit-loss condition at the present time point of the works can be immediately and accurately recognized, and the profit management in the work section can be accurately carried out.

12/5/8 (Item 1 from file: 350)
DIALOG(R) File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

015066178 **Image available**
WPI Acc No: 2003-126694/200312

Internet merchandising system and its compensation method

Patent Assignee: LG ELECTRONICS INC (GLDS)

Inventor: CHOI G S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002068715	A	20020828	KR 20018960	A	20010222	200312 B

Priority Applications (No Type Date): KR 20018960 A 20010222

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002068715	A		1	G06F-017/60	

Abstract (Basic): KR 2002068715 A

NOVELTY - An internet merchandising system and its compensation method is provided to enable a customer to participate in a product development, and to economically compensate the participant customer

for the product development so that it can develop new products based on a customer's preference or new idea and maintain a continuous interest from the customer.

DETAILED DESCRIPTION - The system comprises a customer(10), an electronic merchandising site(20), and a supplier(30). The electronic merchandising site(20) surveys a preference of the customer(10) on existing products or services, offers a list of new idea proposals to the customer, collects the list of the new idea proposals from the customer, and making a database based on the collected list. The customers(10), members of the electronic merchandising site(20), are classified by various criteria such as an occupation, an age, an income, a family number, a sex, a nation, a residence area and others. The electronic merchandising site(20) checks the possibility of merchandising the ideas offered by the customers(10), and checks the market or the patent on the corresponding product or service. The supplier(30) can be a manufacturer, a service provider or other business operator. The supplier(30) checks if the offered ideas can be developed, adds the ideas to existing products or services or manufactures a new product based on the offered idea, and performs a sale activity of the developed or modified product or service. The supplier(30) calculates a profit generated by the sale activity, determines a total amount of compensation for the offered idea, and distributes the compensation money to the participant customers(10).

pp; 1 DwgNo 1/10

Title Terms: MERCHANDISE; SYSTEM; COMPENSATE; METHOD

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/9 (Item 2 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

014964894 **Image available**

WPI Acc No: 2003-025408/200302

XRPX Acc No: N03-020432

Directors' remuneration determination system for use in company,
calculates profit planning and achievement quotient and annual income
based on input number of employees and stores

Patent Assignee: HAYASHI Y (HAYA-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002329040	A	20021115	JP 2001135942	A	20010507	200302 B

Priority Applications (No Type Date): JP 2001135942 A 20010507

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2002329040 A 14 G06F-017/60

Abstract (Basic): JP 2002329040 A

NOVELTY - A basic salary is determined based on the job grade and a basic salary table. The number of employees and number of stores are input for calculating profit planning and achievement quotient and for annual income determination.

USE - Directors' remuneration determination system for use in company.

ADVANTAGE - An efficient and safe remuneration determination system can be realized.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram

of the directors' remuneration determination system. (Drawing includes non-English language text).
pp; 14 DwgNo 1/8
Title Terms: DIRECT; DETERMINE; SYSTEM; COMPANY; CALCULATE; PROFIT; PLAN; ACHIEVE; QUOTIENT; ANNUAL; INCOME ; BASED; INPUT; NUMBER; EMPLOY; STORAGE
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

12/5/10 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014844802 **Image available**
WPI Acc No: 2002-665508/200271
XRPX Acc No: N02-526484

Organization profitability use analyzing method involves calculating profitability related to change in revenue growth, operating leverage and ratio of equity financing of total assets

Patent Assignee: PAQUETTE P C (PAQU-I)
Inventor: PAQUETTE P C
Number of Countries: 098 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020087369	A1	20020704	US 2000750405	A	20001228	200271 B
WO 200260108	A2	20020801	WO 2001US48179	A	20011206	200271

Priority Applications (No Type Date): US 2000750405 A 20001228

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020087369	A1		26	G06F-017/60	
WO 200260108	A2	E		H04L-000/00	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Abstract (Basic): US 20020087369 A1

NOVELTY - The profitability related to a change in revenue growth, operating leverage and ratio of equity financing of total assets are calculated. The calculated values are added to yield a profitability ratio.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Computer implemented method of analyzing use of profitability of organization;
- (2) Computer system for electronic calculation of results for analyzing use of profitability of organization; and
- (3) Computer readable medium storing organization profitability result program.

USE - For analyzing use of profitability of organization.

ADVANTAGE - Determines the profitability an organization must achieve to retain financial stability or solvency in future fiscal periods. Provides a financial tool to relatively quickly and clearly analyze the financial condition of an organization.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart explaining

the organization profitability use analyzing process.
pp; 26 DwgNo 2/10
Title Terms: ORGANISE; PROFIT; METHOD; CALCULATE; PROFIT; RELATED; CHANGE;
REVENUE ; GROWTH; OPERATE; LEVER; RATIO; TOTAL
Derwent Class: T01
International Patent Class (Main): G06F-017/60; H04L-000/00
File Segment: EPI

12/5/11 (Item 4 from file: 350)
DIALOG(R) File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014658505 **Image available**
WPI Acc No: 2002-479209/200251
XRPX Acc No: N02-378447

Computer-implemented margin income determination system for product sales management, determines and displays margin income across selling period automatically, based on product and margin control data
Patent Assignee: DEKKERS J L (DEKK-I); DOOLIN A P (DOOL-I); WELLS I R (WELL-I)

Inventor: DEKKERS J L; DOOLIN A P; WELLS I R
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020059058	A1	20020516	US 94299698	A	19940901	200251 B
			US 97885087	A	19970630	

Priority Applications (No Type Date): US 94299698 A 19940901; US 97885087 A 19970630

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020059058	A1		56	G06F-017/60	Cont of application US 94299698

Abstract (Basic): US 20020059058 A1

NOVELTY - A programmed processor (24) is interconnected to a terminal and a data storage, for processing the stored product data and margin control data, to automatically determine and display margin income data across the selling period, based on product and margin control data.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Computer-implemented sales forecasting system;
- (2) Method of computing sales margin;
- (3) Computer-implemented method for generating price sheet;
- (4) Computer-implemented system for generating price sheet; and
- (5) Computer-implemented method of generating array of prices across selling period.

USE - For product sales management for determining margins and profits of products sold during a specific period.

ADVANTAGE - The system accurately calculates desired margins and thus allows seller to expand his pricing by providing incentive discounts for customers without losing profit margin. Forecasts income generated over a specified period and hence allows seller to plan his business.

DESCRIPTION OF DRAWING(S) - The figure shows the simplified block diagram of the margin determination and income forecasting system.

Programmed processor (24)

pp; 56 DwgNo 1/16

Title Terms: COMPUTER; IMPLEMENT; MARGIN; INCOME ; DETERMINE; SYSTEM;
PRODUCT; SALE; MANAGEMENT; DETERMINE; DISPLAY; MARGIN; INCOME ; SELL;

PERIOD; AUTOMATIC; BASED; PRODUCT; MARGIN; CONTROL; DATA
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G06F-017/21
File Segment: EPI

12/5/12 (Item 5 from file: 350)
DIALOG(R) File 350: Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014585173

WPI Acc No: 2002-405877/200244

XRAM Acc No: C02-114045

Multi-purpose enzyme analyzer for evaluating most economic use of feed enzymes and cereals in poultry diets, comprises revenue, production cost and profit functions, and application for evaluation, optimization and pricing

Patent Assignee: MARQUARDT R R (MARQ-I)

Inventor: MARQUARDT R R; ZHANG Z

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2320687	A1	20020321	CA 2320687	A	20000921	200244 B

Priority Applications (No Type Date): CA 2320687 A 20000921

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
CA 2320687	A1	E	81 A23K-001/165	

Abstract (Basic): CA 2320687 A1

NOVELTY - A multi-purpose enzyme analyzer comprises:

(a) a modeling part having revenue, production cost and profit functions; and

(b) an application part which evaluates the profitable efficacy of different enzyme preparations, the optimal amount of a feed enzyme and a cereal used in a diet to obtain maximal profit, and the alternate price that should be paid for an enzyme preparation and a cereal

DETAILED DESCRIPTION - A multi-purpose enzyme analyzer (MPEA) consists of a modeling and an application part. The modeling part has revenue, production cost and profit functions. The application part evaluates the profitable efficacy of different enzyme preparations added to a diet and determines the most profitable cereal for an enzyme preparation based on maximal economic returns. It also determines the optimal amount of a feed enzyme and a cereal used in a diet to obtain maximal profit. Further, it determines the alternate price that should be paid for a given enzyme preparation and a cereal.

USE - For evaluating the most economic use of feed enzymes and cereals in poultry diets.

ADVANTAGE - The inventive MPEA is a considerable assistance to nutritionists in their research activities and business decisions.

pp; 81 DwgNo 0/8

Title Terms: MULTI; PURPOSE; ENZYME; ANALYSE; EVALUATE; ECONOMY; FEED; ENZYME; CEREAL; POULTRY; DIET; COMPRISE; REVENUE; PRODUCE; COST; PROFIT; FUNCTION; APPLY; EVALUATE; OPTIMUM; PRICE

Derwent Class: D13; D16

International Patent Class (Main): A23K-001/165

International Patent Class (Additional): A23K-001/24

File Segment: CPI

12/5/13 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014479289 **Image available**
WPI Acc No: 2002-299992/200234
XRPX Acc No: N02-234989

Price determination system of profitable article, has calculation units that store predetermined interest coefficients which are selectively multiplied with net profit for profit interest calculation

Patent Assignee: NIPPON FUDOSAN DATA BANK KK (NIFU-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002063258	A	20020228	JP 2000246581	A	20000816	200234 B

Priority Applications (No Type Date): JP 2000246581 A 20000816.

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002063258	A		20	G06F-017/60	

Abstract (Basic): JP 2002063258 A

NOVELTY - Calculation units have a database to store interest coefficients of several articles. The calculation units compute net profit of an article by subtracting the annual maintenance cost from the annual gross income, and computes profit interest based on the product of net profit or reference interest and interest coefficient.

USE - For assessment of the price of a profitable article.

ADVANTAGE - Enables correct and reliable assessment of the price of the article, that reflects the physical social situation. Facilitates users from all over the nations to judge the assessment of an article quickly, just by input of the characteristics of the article.

DESCRIPTION OF DRAWING(S) - The figure shows an outline block diagram of the calculation units. (Drawing includes non-English language text).

Calculation units (5,6)
pp; 20 DwgNo 1/17

Title Terms: PRICE; DETERMINE; SYSTEM; ARTICLE; CALCULATE; UNIT; STORAGE; PREDETERMINED; INTEREST; COEFFICIENT; SELECT; MULTIPLICATION; NET; PROFIT ; PROFIT; INTEREST; CALCULATE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/14 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014416117 **Image available**
WPI Acc No: 2002-236820/200229
XRPX Acc No: N02-182136

Antenna performance determining method for e.g. mobile wireless communication systems involves calculating gain probability function and gain distribution function after tabulating antenna output signal values

Patent Assignee: RANGESTAR WIRELESS (RANG-N); RANGESTAR WIRELESS INC (RANG-N)

Inventor: MCKIVERGAN P D

Number of Countries: 023 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6329953	B1	20011211	US 2000676590	A	20000929	200229 B
WO 200229424	A1	20020411	WO 2001US28719	A	20010914	200231

Priority Applications (No Type Date): US 2000676590 A 20000929

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
-----------	------	-----	----	----------	--------------

US 6329953	B1		14	G01R-001/24	
------------	----	--	----	-------------	--

WO 200229424	A1 E			G01R-001/24	
--------------	------	--	--	-------------	--

Designated States (National): CN JP KR

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU

MC NL PT SE TR

Abstract (Basic): US 6329953 B1

NOVELTY - An output signal voltage is measured after providing an excitation signal to an antenna. Antenna output signal values relative to respective frequency, angle, and elevation values are tabulated. Gain distribution function and gain probability function are then calculated.

DETAILED DESCRIPTION - The excitation signal frequency, the azimuth angle of position relative to the source of the excitation signal, and the angle of elevation relative to the source of the excitation signal are adjusted through a desired range of values. INDEPENDENT CLAIMS are also included for the following:

(a) a method for comparing performance of two or more antennae;

(b) a method for rating performance of wireless communication device provided with antenna;

(c) and a method for statistical characterization of the performance of antenna.

USE - For determining performance of antenna in e.g. mobile wireless communication systems under designated environmental conditions, such as field of view, azimuth, and elevation ranges.

ADVANTAGE - Useful in pinpointing dead zones within cell sites. Ensures corrective measures to be taken within the cell site to maximize coverage and revenue once dead zones are identified. Tests antenna performance under actual usage conditions.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic representation of anechoic chamber and testing apparatus which applies the method for determining performance of antenna.

pp; 14 DwgNo 6/8

Title Terms: ANTENNA; PERFORMANCE; DETERMINE; METHOD; MOBILE; WIRELESS; COMMUNICATE; SYSTEM; CALCULATE; GAIN; PROBABILITY; FUNCTION; GAIN;

DISTRIBUTE; FUNCTION; AFTER; TABULATING; ANTENNA; OUTPUT; SIGNAL; VALUE

Derwent Class: S01; W02

International Patent Class (Main): G01R-001/24

International Patent Class (Additional): H04B-017/00

File Segment: EPI

12/5/15 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

014374730 **Image available**

WPI Acc No: 2002-195433/200225

XRPX Acc No: N02-148512

Capitalization method for individual persons in business organization, involves determining future profit of economic entity which

Bode Akintola 04-Apr-03

attributes to individual business unit and capitalizing determined
profit of IBU

Patent Assignee: CLIFT J L (CLIF-I)

Inventor: CLIFT J L

Number of Countries: 095 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200176345	A2	20011018	WO 2001AU408	A	20010409	200225 B
US 20020002522	A1	20020103	US 2001829072	A	20010409	200225
AU 200135072	A	20011011	AU 200135072	A	20010409	200225
AU 200148146	A	20011023	AU 200148146	A	20010409	200225

Priority Applications (No Type Date): AU 20006774 A 20000407

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200176345 A2 E 23 G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS
JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL
PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020002522 A1 G06F-017/60

AU 200135072 A G06F-017/60

AU 200148146 A G06F-000/00 Based on patent WO 200176345

Abstract (Basic): WO 200176345 A2

NOVELTY - A future revenue of an economic entity which attributes
to an individual business unit (IBU) that represents a person in an
economic entity, is determined. The future cost and profit of the
economic entity which attributes to the IBU are respectively determined
and the **determined profit** of IBU is capitalized.

USE - For use in business organization, medical practice.

ADVANTAGE - Provides a direct relationship between IBU's efforts
and increase in capitalized value as each IBU has control over some
elements of its own allocated revenue and costs.

DESCRIPTION OF DRAWING(S) - The figure shows the flow diagram
illustrating method of determining IBU profits for sale.

pp; 23 DwgNo 2/4

Title Terms: METHOD; INDIVIDUAL; PERSON; BUSINESS; DETERMINE; FUTURE;
PROFIT; ECONOMY; ENTITY; ATTRIBUTE; INDIVIDUAL; BUSINESS; UNIT; DETERMINE
; PROFIT

Derwent Class: S05; T01

International Patent Class (Main): G06F-000/00; G06F-017/60

File Segment: EPI

12/5/16 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

014306304 . **Image available**

WPI Acc No: 2002-127007/200217

XRPX Acc No: N02-095451

Medical affairs accounting system performs accounts settlement based on
money and unit data stored in respective files of memory

Patent Assignee: KANEDA IRYO JOHO KENKYUSHO KK (KANE-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
-----------	------	------	-------------	------	------	------

JP 2001325354 A 20011122 JP 2000142171 A 20000515 200217 B

Priority Applications (No Type Date): JP 2000142171 A 20000515

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
JP 2001325354 A 19 G06F-017/60

Abstract (Basic): JP 2001325354 A

NOVELTY - A file (11) in a memory (1) stores unit data (FU) with attribute information about insurance, expenditure and income details. A CPU (2) performs an accounting process to calculate money using an index, based on stored attribute information. The file (12) stores the calculated money corresponding to the unit data stored in the file (11) as money data (13), based on which the CPU performs the accounts settlement.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for recorded medium storing medical affairs accounting program.

USE - For medical and financial affairs accounting using computer.

ADVANTAGE - Since the management accounts are efficiently calculated, profit and loss analysis is effectively performed.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of medical affairs accounting system. (Drawing includes non-English language text).

Memory (1)
CPU (2)
Files (11,12)
Money data (13)
pp; 19 DwgNo 1/10

Title Terms: MEDICAL; ACCOUNT; SYSTEM; PERFORMANCE; ACCOUNT; SETTLE; BASED; MONEY; UNIT; DATA; STORAGE; RESPECTIVE; FILE; MEMORY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-019/00

File Segment: EPI

12/5/17 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

011651140 **Image available**

WPI Acc No: 1998-068048/199807

XRPX Acc No: N98-053856

Profit amount graph display method - involves using program value of enterprise in predicting profit and loss values of enterprise

Patent Assignee: HAYASHI KENSETSU KOGYO KK (HAYA-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 9305677	A	19971128	JP 96148739	A	19960520	199807 B

Priority Applications (No Type Date): JP 96148739 A 19960520

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
JP 9305677 A 11 G06F-017/60

Abstract (Basic): JP 9305677 A

The method involves calculating the profit and loss of an enterprise, using program and settlement of accounts accessed values. The total management profit (QS) and amount of sold goods (Y) are expressed along the respective positive and negative sides of

horizontal axis. While expressing the sold amount along the lower side of the horizontal axis, program amount sold $Y(p)$ is set almost at the centre. Similarly the expense is expressed along the upper vertical axis and profits and losses along the lower vertical axis. A straight line which is inclined at an angle of 45deg with the positive vertical axis drawn such that its lower end passes through the program amount sold and is expressed at the centre of the lower horizontal axis. A straight line of preknown height $E(p,e)$ is drawn parallel to the horizontal axis, which connects the upper end of the inclined straight line to the positive side vertical axis. Another straight line which passes through the program of the settlement of amount accessed value is drawn.

The value P_1 which is the horizontal distance or the difference in total profit value between the point of intersections of the program value line and the straight line of preknown height and the upper end of the straight line of preknown height is determined. Similarly the value P_2 which is in the horizontal distance or the difference in total profit value of upper and lower ends of the straight line of preknown height is determined. The estimated profit value of the enterprise is the sum of the values of P_1 and P_2 .

USE- For estimating profit and loss amounts of enterprise.

ADVANTAGE - Offers effective profit management.

Dwg.1/8

Title Terms: PROFIT; AMOUNT; GRAPH; DISPLAY; METHOD; PROGRAM; VALUE;

PREDICT; PROFIT; LOSS; VALUE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-019/00

File Segment: EPI

12/5/18 (Item 11 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

008365866 **Image available**

WPI Acc No: 1990-252867/199033

XRPX Acc.No: N90-195903

Hardware profitability determ. device - provides value for max. mean specific profit for active unit of time

Patent Assignee: VOROBIEV G N (VORO-I)

Inventor: GRISHIN V D; TIMOFEEV A N; VOROBIEV G N

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
SU 1522262	A	19891115	SU 4374465	A	19880202	199033 B

Priority Applications (No Type Date): SU 4374465 A 19880202

Abstract (Basic): SU 1522262 A

The device includes a time indicator (1) nonlinearity unit (2), integrator (3), multiplication units (4,8,9,10,11,13,25,26), summators (5,6,7,14,22,23,24), division units (12,17), comparison unit (15), delay elements (16,18), switches (19,20,21). The device allows a valve for the max. possible income or profit from use of the hardware item to be obtained.

USE/ADVANTAGE - Test and monitoring equipment. Improved accuracy in determining profitability of the hardware items. Bul.42/15.11.89.

(4pp Dwg.No.1/1)

Title Terms: HARDWARE; PROFIT; DETERMINE; DEVICE; VALUE; MAXIMUM; MEAN; SPECIFIC; PROFIT; ACTIVE; UNIT; TIME

Bode Akintola 04-Apr-03

Derwent Class: T05
International Patent Class (Additional): G07C-003/08
File Segment: EPI

12/5/19 (Item 12 from file: 350)
DIALOG(R) File 350: Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

003319490

WPI Acc No: 1982-G7504E/198223

Profit calculating electronic cash register - requests and carries
out automatic evaluation of profit and profit summary and displays
information from printer

Patent Assignee: OMRON TATEISI ELECTRONICS CO (OMRO)

Inventor: SUZUKI Y

Number of Countries: 003 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2088599	A	19820609	GB 8133384	A	19811105	198223 B
DE 3144004	A	19821007	DE 3144004	A	19811105	198241
US 4503503	A	19850305	US 81315890	A	19811028	198512
GB 2088599	B	19850403				198514
DE 3144004	C	19851114				198547

Priority Applications (No Type Date): JP 80156591 A 19801105

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
-----------	------	--------	----------	--------------

GB 2088599	A	12		
------------	---	----	--	--

Abstract (Basic): GB 2088599 A

Data associated with the costs of commodities may be stored, and a profit based on the sales data including the selling price of the commodity sold and the cost associated data may be evaluated on demand. Therefore, the need for separate calculation of the profit is obviated. Pref. a transaction processor comprises a memory for storing accumulated sales data, cost multiplier rate data, and sales loss data for each of a plurality of commodity departments.

If the actual selling prices of a commodity is less than an expected value based on the cost multiplier rate, the loss may be stored and added to the stored sales income data. When a summary is demanded, the cost and profit are evaluated based on stored sales income and the cost multiplier rate and a profit summary is made which includes the stored sales income, the loss data, and the evaluated cost and profit figures if also stored in the memory.

1

Title Terms: PROFIT; CALCULATE; ELECTRONIC; CASH; REGISTER; REQUEST; CARRY;
AUTOMATIC; EVALUATE; PROFIT; PROFIT; SUMMARY; DISPLAY; INFORMATION; PRINT
Derwent Class: T01; T05

International Patent Class (Additional): G06F-003/00; G06F-015/00;

G07G-001/12

File Segment: EPI

Set	Items	Description
S1	8822014	PROFIT? OR GAIN? ?
S2	189215	S1(5N) (CALCULAT? OR DETERMIN? OR ANALY? OR COMPUTE OR COMP- UTES OR COMPUTING)
S3	1903344	NET(2N) (INTEREST OR REVENUE OR INCOME) OR. (OTHER OR ADDITI- ONAL OR INTEREST) () (REVENUE OR INCOME)
S4	3919	S2(30N)S3
S5	318	S4(15N) (ADD? ? OR ADDING OR SUBTRACT? OR SUMMING OR SUM? ? OR SUMMATION OR TOTALING? OR EQUAL? ? OR MINUS OR PLUS)
S6	105	S5(15N) (EXPENSE? OR LIABILIT?)
S7	58	S6 NOT PY>2000
S8	24	RD (unique items)

? show files

File 9:Business & Industry(R) Jul/1994-2003/Apr 03
(c) 2003 Resp. DB Svcs.

File 15:ABI/Inform(R) 1971-2003/Apr 04
(c) 2003 ProQuest Info&Learning

File 16:Gale Group PROMT(R) 1990-2003/Apr 03
(c) 2003 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2003/Apr 03
(c)2003 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2003/Apr 03
(c) 2003 The Gale Group

File 621:Gale Group New Prod.Annou.(R) 1985-2003/Apr 03
(c) 2003 The Gale Group

File 636:Gale Group Newsletter DB(TM) 1987-2003/Apr 03
(c). 2003 The Gale Group

File 20:Dialog Global Reporter 1997-2003/Apr 04
(c) 2003 The Dialog Corp.

File 476:Financial Times Fulltext 1982-2003/Apr 04
(c) 2003 Financial Times Ltd

File 610:Business Wire 1999-2003/Apr 04
(c) 2003 Business Wire.

File 613:PR Newswire 1999-2003/Apr 04
(c) 2003 PR Newswire Association Inc

File 624:McGraw-Hill Publications 1985-2003/Apr 03
(c) 2003 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun.1985-2003/Apr 03
(c) 2003 San Jose Mercury News

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

8/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00928311 95-77703

FYI - Commercial bank profits in 1993

Frame, W Scott; Holder, Christopher L

Economic Review (Federal Reserve Bank of Atlanta) v79n4 PP: 22-41
Jul/Aug 1994

ISSN: 0732-1813 JRNL CODE: ECR

WORD COUNT: 3842

...TEXT: loan-loss accounting, see Wall (1988, 39-41). Adjusted net interest margin is calculated by subtracting interest expense from tax-adjusted interest revenue (net of loan-loss provisions) and dividing by net interest-earning assets and is roughly equivalent to a business's gross profit margin. For this calculation, interest revenue from tax-exempt securities is adjusted upward by the bank's marginal tax rate to...

8/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00793753 94-43145

Practice acquisition: Buy or build?

Manecke, Stephen R

Healthcare Financial Management v47n12 PP: 32-41 Dec 1993

ISSN: 0735-0732 JRNL CODE: HFM

WORD COUNT: 2641

...TEXT: in the analysis is the physician's salary--the anticipated W-2 income before taxes. Subtracting salary and total expenses from anticipated revenue yields a net profit (or loss, which, in the case of a new practice, indicates the degree to which the hospital will have to subsidize the practice to keep it solvent).

Beyond the calculation of yearly profit and loss, the pro forma model includes a month-by-month cash flow analysis for...

8/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00612691 92-27794

Definitions Clarify Cash Flow Analysis

Johnston, Daniel; Zipprich, David C.

Oil & Gas Journal v90n17 PP: 39-43 Apr 27, 1992

ISSN: 0030-1388 JRNL CODE: OGJ

WORD COUNT: 3412

...TEXT: one-time sale of an unprofitable business segment may be excluded from the cash flow calculation.

However, the anticipated increase in profitability should be factored into cash flow forecasts.

EXPLORATION EXPENSES

In the oil industry, exploratory dry hole expenses are commonly added back to net income when calculating cash flow. By adding in the exploration expenses, one of the major differences between full cost and successful efforts accounting is offset. Companies...

8/3,K/4 (Item 1 from file: 16)
 DIALOG(R)File 16:Gale Group PROMT(R)
 (c) 2003 The Gale Group. All rts. reserv.

06949839 Supplier Number: 58659705 (USE FORMAT 7 FOR FULLTEXT)
 KeyCorp's Record 1999 Earnings Surpass \$1 Billion.
 PR Newswire, p4652
 Jan 19, 2000
 Language: English Record Type: Fulltext
 Document Type: Newswire; Trade
 Word Count: 2869

... 318 \$297
 Net loan charge-offs
 to average loans .51% .52%
 (a) Calculated as noninterest expense (excluding certain
 nonrecurring charges) divided by taxable-equivalent net interest income
 plus noninterest income (excluding net securities transactions and
 gains from certain divestitures).
 (b) Calculated as noninterest expense (excluding certain
 nonrecurring charges) less noninterest income (excluding net securities
 transactions and gains from certain divestitures) divided by taxable-
 equivalent net interest income .
 (c) 12-31-99 ratio is estimated.
 TE = Taxable Equivalent
 Consolidated Balance Sheets
 (dollars in...

8/3,K/5 (Item 2 from file: 16)
 DIALOG(R)File 16:Gale Group PROMT(R)
 (c) 2003 The Gale Group. All rts. reserv.

06346533 Supplier Number: 54653413 (USE FORMAT 7 FOR FULLTEXT)
 Grand Union Reports Fiscal 1999 and Fourth Quarter Results.
 Business Wire, p1059
 May 18, 1999
 Language: English Record Type: Fulltext
 Document Type: Newswire; Trade
 Word Count: 1487

... 114,404 (303,983)
 Accrued dividends
 on preferred
 stock - 2,205 2,305 8,431

 1Net income (loss)
 applicable to

common stock \$ (31,370) \$ (124,192) \$ 112,099 \$ (312,414)

	53 Weeks Ended April 3, 1999	52 Weeks Ended March 28, 1998
Fiscal Year EBITDA is calculated as follows (in millions):		
Gross Profit	\$ 679.6	\$ 639.5
Less: Operating and administrative expenses	567.4	574.8
Add : Non-cash pension	5.8	5.9
LIFO charges	0.6	0.0
EBITDA	\$ 118...	

8/3,K/6 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05563812 Supplier Number: 48427856 (USE FORMAT 7 FOR FULLTEXT)
KeyCorp Reports First Quarter 1998 Earnings
PR Newswire, p0416CLTH002
April 16, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1463

... period end loans

plus OREO and other nonperforming assets .77 .85
(a) -- Calculated as noninterest expense (excluding certain
nonrecurring charges and distributions on capital securities) divided by
taxable-equivalent net interest income plus noninterest income
(excluding net securities transactions and gains from branch
divestitures).
(b) -- Calculated as noninterest expense (excluding certain
nonrecurring charges and distributions on capital securities) less
noninterest income (excluding net securities transactions and gains
from branch divestitures) divided by taxable-equivalent net interest
income .
(c) -- Excluding capital securities receiving Tier 1 treatment, these
ratios at 03-31-98 are...

8/3,K/7 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05425648 Supplier Number: 48229001 (USE FORMAT 7 FOR FULLTEXT)
KeyCorp Reports Record Earnings
PR Newswire, p0115CLTH004
Jan 15, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade

Word Count: 2154

... 293 \$195

Net loan charge-offs to average loans .57% .40%

(1) Calculated as noninterest expense
(excluding certain nonrecurring

charges and distributions on capital securities) divided by taxable-
equivalent net interest income plus noninterest
income (excluding
net

securities transactions and gains on branch sales).

(2) Calculated as noninterest expense
(excluding certain nonrecurring

charges and distributions on capital securities) less noninterest
income (excluding net
securities transactions and gains on branch
sales) divided by taxable-equivalent net interest income

(3) Including capital securities receiving Tier I treatment, these
ratios at 12-31-97 are...

8/3,K/8 (Item 5 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05137111 Supplier Number: 47841761
KeyCorp Reports Record Earnings Per Share
PR Newswire, p0717CLTH001
July 17, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1662

... 132 \$89

Net loan charge-offs to average loans .54 % .37 %

(A) Calculated as noninterest expense
(excluding certain nonrecurring

charges and distributions on capital securities) divided by taxable-
equivalent net interest income plus noninterest
income (excluding
net securities transactions and gain on branch sales).

(B) Calculated as noninterest expense
(excluding certain nonrecurring

charges and distributions on capital securities) less noninterest
income (excluding net

Bode Akintola 04-Apr-03

securities transactions and gain on branch
sales) divided by taxable-equivalent net interest income

(C) Including capital securities receiving Tier I treatment, these ratios at 6-30-97 are...

8/3,K/9 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

03721876 Supplier Number: 45275630 (USE FORMAT 7 FOR FULLTEXT)
KEYCORP ANNOUNCES 12.5 PERCENT DIVIDEND INCREASE; MAJOR STOCK REPURCHASE
PROGRAM; AND RECORD 1994 EARNINGS
PR Newswire, pN/A
Jan 19, 1995
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 2069

... Net loan charge-offs to average loans 0.26% 0.56%
(1) -- Calculated as noninterest expense (excluding merger and
integration charges and other nonrecurring charges) divided by
taxable-equivalent net interest income plus noninterest
income
(excluding net securities transactions and gains on certain asset
sales).
(2) -- Calculated as noninterest expense (excluding merger and
integration charges and other nonrecurring charges) less noninterest
income (excluding net securities transactions and gains on certain
asset sales) divided by taxable-equivalent net interest income.
(3) -- 12-31-94 ratio is estimated.
TE = Taxable equivalent.
-0- 1/19/95

8/3,K/10 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

03332659 Supplier Number: 44610295 (USE FORMAT 7 FOR FULLTEXT)
KEYCORP REPORTS RECORD QUARTERLY EARNINGS
PR Newswire, pN/A
April 19, 1994
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1808

... OREO and other
nonperforming assets 1.12 1.24 2.17
(1) Calculated as noninterest expense (excluding merger and
integration charges and other nonrecurring charges) divided
by taxable-equivalent net interest income plus noninterest
income (excluding net securities gains and certain gains on
asset sales).
(2) Calculated as noninterest expense (excluding merger and
integration charges and other nonrecurring charges) less
noninterest income (excluding net securities gains and certain

gains on asset sales) divided by taxable-equivalent net
interest income .
(3) 3-31-94 ratio is estimated.
TE = Taxable equivalent
/CONTACT: John Fuller, 216-689...

8/3,K/11 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

10642498 SUPPLIER NUMBER: 20911294 (USE FORMAT 7 OR 9 FOR FULL TEXT)
KeyCorp Reports Second Quarter 1998 Earnings
PR Newswire, p716CLTH003
July 16, 1998
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1462 LINE COUNT: 00182

... 149 \$132

Net loan charge-offs to average loans .54% .54%
(A) -- Calculated as noninterest expense (excluding certain
nonrecurring charges and distributions on capital securities) divided by
taxable-equivalent net interest income plus noninterest income
(excluding net securities transactions and gains from branch
divestitures).
(B) -- Calculated as noninterest expense (excluding certain
nonrecurring charges and distributions on branch divestitures) divided by
taxable-equivalent net interest income .
(C) -- Excluding capital securities receiving Tier 1 treatment, these
ratios at 06-30-98 are...

8/3,K/12 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

05881661 SUPPLIER NUMBER: 12108267 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Commercial loan pricing and profitability analysis. (one of two parts)
Ferrari, Richard H.
Journal of Commercial Lending, v74, n6, p49(11)
Feb, 1992
ISSN: 1062-6271 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 4129 LINE COUNT: 00345

... income and is offset by the deposit account costs that are
considered separately as an expense item. The third variation of the
earnings credit approach is to subtract the account maintenance expense
from the earnings credit and include a single net income or expense
item in the profitability analysis .

Loan Funding Costs. The largest loan expense item is generally
cost of loan funding. The rate used in the calculation of loan...

8/3,K/13 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

05517305 SUPPLIER NUMBER: 11537009 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Nuts to you. (how to calculate your dealership's break-even point) (Bottom

Line) (Column)
Pasini, Edward R.
Auto Age, v26, n3, p34(1)
Nov, 1991
DOCUMENT TYPE: Column ISSN: 0894-1270 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 679 LINE COUNT: 00049

... the dealership's "net burden." This is done by adjusting the fixed net loss for other income and deductions. Other income is subtracted and other deductions are added to fixed net loss. The resulting number is "net burden."

The next step is to calculate the variable net profit per new vehicle sold. Variable net profit per new unit sold is computed by subtracting variable expense from variable gross profit and dividing by the number of new unit sales. Remember, variable...

8/3,K/14 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

04891589 SUPPLIER NUMBER: 08827582 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Lotus' Improv to lead charge of new applications for NeXT. (Lotus Development Corp.'s Improv data analysis software)
Ferranti, Marc
PC Week, v7, n36, p1(2)
Sept 10, 1990
ISSN: 0740-1604 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 547 LINE COUNT: 00042

... be applied to data globally.
A user, for example, could input sales data and operating expenses for 10 regional offices and calculate profits with one global formula, which can specify that net revenue must equal sales minus operating expenses. The program can then calculate the net revenues for all 10 offices without the user...

8/3,K/15 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

03897412 SUPPLIER NUMBER: 07414663 (USE FORMAT 7 OR 9 FOR FULL TEXT)
How to link logistics to financial results: the decisions you make inevitably affect the company's bottom line. This model can help you decide whether a project is worth the effort. (Logistics Tools)
Cavinato, Joseph
Chilton's Distribution, v88, n3, p103(2)
March, 1989
ISSN: 1057-9710 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1251 LINE COUNT: 00097

... operating efficiency. Purchasing and production costs equal the cost of goods sold, and then operating expenses are added to determine the total costs. The net income is determined by subtracting the total costs from the sales results.

Sales, divided into net income, gives you earnings as a percent of sales. This sample company makes 4 cents profit from every sales dollar.

To compute this, enter the numbers for your company's purchases, production costs, operating expenses and sales. You can also work from the company statements with sales, net income and...

8/3,K/16 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

02363138 SUPPLIER NUMBER: 03653534 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Tax tips: ways to save on your '84 return.
Wiener, Leonard
U.S. News & World Report, v98, p28(6)
Feb 25, 1985
CODEN: XNWRA ISSN: 0041-5537 LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT
WORD COUNT: 6162 LINE COUNT: 00446

... for example, net out short and long-term gains and losses against each other to determine how your overall gain is taxed or if you have a loss to offset other income. Also, when reporting a sale you generally add the expense of the sale to your original purchase price. But if your broker has excluded the...

8/3,K/17 (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

00775501
Petroleum engineering economics is discussed by LT Stanley of HJ Gruy & Assoc.
Journal of Petroleum Technology April, 1982 p. 91-695

The cashflow projection discounts future net revenues at a compound interest rate and determines profitability. Net revenue is determined by income minus expense minus investment. That equation must be expanded to consider income taxes, federal excise taxes, production loan...

8/3,K/18 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

04971315 (USE FORMAT 7 OR 9 FOR FULLTEXT)
KeyCorp Reports First Quarter 1999 Earnings -2-
PR NEWSWIRE
April 15, 1999
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 157

... period end loans plus OREO and other nonperforming assets .70 .77
(a) Calculated as noninterest expense (excluding certain nonrecurring charges) divided by taxable-equivalent net interest income plus noninterest income (excluding net securities transactions and gains from certain divestitures). (b) Calculated as noninterest expense (excluding certain nonrecurring charges) less noninterest income (excluding net securities transactions and gains from certain divestitures) divided by taxable-equivalent net

8/3,K/19 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

01398279 (USE FORMAT 7 OR 9 FOR FULLTEXT)
KeyCorp Reports First Quarter 1998 -2-
PR NEWSWIRE
April 16, 1998 8:56
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 144

a) -- Calculated as noninterest expense (excluding certain nonrecurring charges and distributions on capital securities) divided by taxable-equivalent net interest income plus noninterest income (excluding net securities transactions and gains from branch divestitures).

(b) -- Calculated as noninterest expense (excluding certain nonrecurring charges and distributions on capital securities) less noninterest income (excluding net securities transactions and gains from branch divestitures) divided by taxable-equivalent net interest income .

8/3,K/20 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

01323438 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Intermediate Capital analysts praise results, move to upgrade 1998 forecasts
AFX (UK)
April 06, 1998 15:5
JOURNAL CODE: WAXU LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 296

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the previous year. Full year dividend was 17.4 pence, compared with 15.4.

Core income - defined as net interest , dividend and fee income minus operating expenses - rose 13 pct to 15.3 mln stg.

Analysts had been expecting a pretax profit of 22 mln stg and a 17.4 pence dividend.

One analyst, who declined to...

8/3,K/21 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2003 Financial Times Ltd. All rts. reserv.

0001543620 BOCC4B2AG0FT
Financial Times Survey: The FT European 500 - THE BASIS OF THE LISTS
CARLA RAPOPORT; THE STATISTICAL RESEARCH FOR THIS SURVEY WAS GATHERED BY
IAN HALLIDAY, SUE HOPKINS, FRANK KANE, SARA MEYER, KEVIN LEIGH AND JOHN
SHEPHERD, WITH ASSISTANCE FROM TOUCHE ROSS, THE INTERNATIONAL ACCOUNTING
FIRM.
Financial Times, P I

Thursday, October 21, 1982

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 372

...Capital Employed (UK): shareholders funds and minority interests and loans (not current loans) and deferred liabilities and bank loans and overdrafts (current) Shareholders Funds: share capital and reserves and investment grants minus intangibles.

Return on Capital Employed: net profit before interest and tax divided by capital employed.

* West German companies are not required to give a pre-tax figure in their accounts. Therefore pre-tax profit was calculated by adding together the surplus for the year and the tax figure for income. This, however, is...

8/3,K/22 (Item 1 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2003 PR Newswire Association Inc. All rts. reserv.

00199332 19991021CLTH001 (USE FORMAT 7 FOR FULLTEXT)
KeyCorp Reports Third Quarter 1999 Earnings
PR Newswire
Thursday, October 21, 1999 08:01 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 2,358

...235 \$220
Net loan charge-offs to
average loans .50% .52%

(a) Calculated as noninterest expense (excluding certain nonrecurring charges) divided by taxable-equivalent net interest income plus noninterest income (excluding net securities transactions and gains from certain divestitures).

(b) Calculated as noninterest expense (excluding certain nonrecurring charges) less noninterest income (excluding net securities transactions and gains from certain divestitures) divided by taxable-equivalent net interest income .

(c) 9-30-99 ratio is estimated.

TE Taxable Equivalent

Consolidated Balance Sheets
(dollars in...

8/3,K/23 (Item 2 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2003 PR Newswire Association Inc. All rts. reserv.

Bode Akintola 04-Apr-03

00142611 19990715CLTH002 (USE FORMAT 7 FOR FULLTEXT)
KeyCorp Reports Second Quarter 1999 Earnings
PR Newswire
Thursday, July 15, 1999 08:07 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,595

...157 \$149
Net loan charge-offs to average loans .51%
.54%

(a) Calculated as noninterest expense (excluding certain nonrecurring charges) divided by taxable-equivalent net interest income plus noninterest income (excluding net securities transactions and gains from certain divestitures).

(b) Calculated as noninterest expense (excluding certain nonrecurring charges) less noninterest income (excluding net securities transactions and gains from certain divestitures) divided by taxable-equivalent net interest income .

(c) 6-30-99 ratio is estimated.

TE Taxable Equivalent

SOURCE KeyCorp

CONTACT: Media, John...

8/3,K/24 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1455579 CLTH001
KeyCorp Reports First Quarter 1999 Earnings

DATE: April 15, 1999 08:10 EDT WORD COUNT: 1,499

...period end loans
plus OREO and other nonperforming assets .70 .77

(a) Calculated as noninterest expense (excluding certain nonrecurring charges) divided by taxable-equivalent net interest income plus noninterest income (excluding net securities transactions and gains from certain divestitures).

(b) Calculated as noninterest expense (excluding certain nonrecurring charges) less noninterest income (excluding net securities transactions and gains from certain divestitures) divided by taxable-equivalent

Bode Akintola 04-Apr-03

net

interest income .

(c) 3-31-99 ratio is estimated.

TE Taxable Equivalent

SOURCE KeyCorp

Set	Items	Description
S1	608258	PROFIT? OR GAIN? ?
S2	18000	S1(5N)(CALCULAT? OR DETERMIN? OR ANALY? OR COMPUTE OR COMP- UTES OR COMPUTING)
S3	47067	NET(2N)(INTEREST OR REVENUE OR INCOME) OR (OTHER OR ADDITI- ONAL OR INTEREST)() (REVENUE OR INCOME)
S4	217	S2 AND S3
S5	6	S4(15N)(ADD? ? OR ADDING OR SUBTRACT? OR SUMMING OR SUM? ? OR SUMMATION OR TOTALING? OR EQUAL? ? OR MINUS OR PLUS)

? show files

File 2:INSPEC 1969-2003/Mar W4
(c) 2003 Institution of Electrical Engineers

File 35:Dissertation Abs Online 1861-2003/Mar
(c) 2003 ProQuest Info&Learning

File 65:Inside Conferences 1993-2003/Mar W5
(c) 2003 BLDSC all rts. reserv.

File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Feb
(c) 2003 The HW Wilson Co.

File 233:Internet & Personal Comp. Abs. 1981-2003/Feb
(c) 2003 Info. Today Inc.

File 474:New York Times Abs 1969-2003/Apr 03
(c) 2003 The New York Times

File 475:Wall Street Journal Abs 1973-2003/Apr 03
(c) 2003 The New York Times

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group

File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Feb
(c)2003 Info.Sources Inc

5/5/1 (Item 1 from file: 35)
DIALOG(R) File 35:Dissertation Abs Online
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01469393 ORDER NO: AADAA-INN00847

MONITORING, AND INVESTIGATING THE RELATIONSHIPS AMONG HEALTH, MANAGEMENT, PRODUCTIVITY, AND PROFITABILITY ON ONTARIO DAIRY FARMS (HERD HEALTH, CATTLE)

Author: KELTON, DAVID FRANCIS

Degree: PH.D.

Year: 1995

Corporate Source/Institution: UNIVERSITY OF GUELPH (CANADA) (0081)

Adviser: S. WAYNE MARTIN

Source: VOLUME 56/11-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 5854. 349 PAGES

Descriptors: AGRICULTURE, ANIMAL CULTURE AND NUTRITION ; ECONOMICS, AGRICULTURAL

Descriptor Codes: 0475; 0503

ISBN: 0-315-00847-9

This thesis is an assessment of a herd level dairy monitoring system, and an investigation of relationships among herd measures of health, management, productivity and profitability, utilizing data from a purposive sample of Ontario dairy farms.

The Ontario Dairy Monitoring and Analysis Program (ODMAP) was developed in 1989. With the collaboration of 108 dairy producers, 27 veterinary practitioners and several central recording agencies, data pertaining to herd production, udder health, milk quality, reproduction, cow and heifer disease were collected monthly for a two year period beginning in February, 1990. Farm management and dairy enterprise financial data were collected annually. Quarterly graphical monitoring reports were distributed to the participants. The ODMAP was useful for collecting valid herd level data, but was insufficient as a monitoring tool for producers, mainly because of the delay between data collection and report generation.

Comparisons of the health and productivity measures of the study herds with previously established provincial benchmarks yielded few differences. The study herds, as a group, had mean somatic cell counts (SCC) below the provincial average and did not demonstrate the provincial downward trend. Significant seasonal patterns in milk production, herd and bulk tank SCC, reproductive indices, calving and culling were described.

An enzyme-linked immunosorbent assay (ELISA) for antibody against Bovine Herpes Virus 1 (BHV1) was used on monthly bulk tank milk samples to monitor herd status for BHV1. Compared to herd serology, the milk test had a relative sensitivity of 97.8% and a relative specificity of 100%.

Financial data were collected using the Ontario Farm Management Analysis Project (OFMAP). Profitability and production efficiency were measured using debt servicing capacity per cow, operating margin as a percent of total revenue, dairy enterprise net income per cow and milk income minus feed costs per cow.

Complete financial, health, management and productivity data were available for 58 farms in year one, and 48 farms in year two of the study. A process of variable screening and model building, utilizing best subset multiple regression models and multivariate analysis of variance, was used to identify health and productivity measures associated with financial performance. Only milk production, as measured by herd average adjusted corrected milk, and udder health, measured by either the percent of cows in the herd with SCC's greater than 200,000 cells/ml, or the percent of herd removals attributed to mastitis, were consistently associated with the four profitability measures.

5/5/2 (Item 1 from file: 99)
DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
(c) 2003 The HW Wilson Co. All rts. reserv.

1340343 H.W. WILSON RECORD NUMBER: BAST96041656
Linking profits to Greek bank production management
Vasiliou, Dimitrios;
International Journal of Production Economics v. 43 (May 1 '96) p. 67-73
DOCUMENT TYPE: Feature Article ISSN: 0925-5273 LANGUAGE: English
RECORD STATUS: New record

ABSTRACT: The profitability differences between high- and low-profit Greek banks are analyzed using the statistical cost accounting (SCA) methodology. Under the SCA approach, a bank's net income is hypothesized as being expressible as the weighted sum of its various assets and liabilities, where the weights are the net revenue or costs attributable to each item. Using a sample of pooled time series and cross-sectional data for the years from 1977 to 1986, the study, in general, affirms the fundamental hypothesis of the SCA model. The majority of the estimated rates of return on assets were positive and varied across assets, whereas most of the estimated rates of return on liabilities were negative and varied across liabilities. It is suggested that asset management and, to a lesser extent, liability management affect interbank differences in profitability for Greek banks during the period considered.

DESCRIPTORS: Banks and banking--Greece; Cost accounting; Profit;

5/5/3 (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2003 Info. Today Inc. All rts. reserv.

00560143 00FT02-003

If iWon wins, do portals lose?

Gurley, J William

Fortune , February 7, 2000 , v141 n3 p190, 1 Page(s)

ISSN: 0015-8259

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

ABOVE THE CROWD column discusses the daily emergence of new Internet business models. Says that Yahoo announced last year's fourth-quarter pretax net income of \$89 million on sales of \$201 million. States that success invites competition and since portals are already free, the only way to offer customers a better price is to pay them. Explains that iWon.com gives away a \$10,000 prize daily, a \$1 million prize monthly, and plans to give away \$10 million once a year. Adds that entries are accumulated through portal use. Provides a formula for calculating iWon's potential for profit. Reports that the iWon site was built by Internet contractor Sapient, with content and features supplied by InfoSpace, Mail.com, Jfax, Realtor.com, and Inktomi. Speculates on what iWon's success could mean for the portal market. (amg)

Descriptors: Portals; Online Searching; Electronic Commerce; Internet Access; Money

5/5/4 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2003 The New York Times. All rts. reserv.

00597141 NYT Sequence Number: 059486750509

HR Ways and Means Com completes draft of comprehensive energy conservation bill that is said to be generally acceptable to Pres Ford. Bill would save estimated 2.1-million bbls of oil a day by '85, shrinking imports to 5.2-million bbls a day, but would fall short of Ford '77 goal of 2-million-bbl-a-day reduction in imports. Includes gasoline taxes of as much as 23¢ a gal, but with credits based on consumption of 40 gals a mo, Fed tax credits for households that install insulation, storm windows or solar heating equipment, excise tax on new autos that depends on their fuel econ and new excise taxes on some business uses of petroleum and natural gas. Would create energy trust fund of up to \$5-billion, to be financed by energy taxes, for Govt expenditures to increase energy supplies, develop broad range of energy tech and possibly finance mass transit programs. Com staff estimates that, after allowing for tax credits and other revenue losses, bill would raise \$992-million of revenue in '75 and steadily increase sums that would reach \$7.8-billion in '80. Estimates gasoline tax alone would produce \$25.5-billion in revenue in '80, with \$16-billion of that returned to econ through credits for business and work-related travel, farmers and local govts. Calculates net revenue gain at \$5-billion for '80. Bill provides for import quotas but includes Repr Barber B Conable's amendment that would allow Pres to let in an additional 1.5-million bbls a day in '78 and '79 and 2-million bbls a d

COWAN, EDWARD

New York Times, Col. 1, Pg. 42

Friday May 9 1975

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: HOUSE COMMITTEE ON WAYS AND MEANS

DESCRIPTORS: AIR POLLUTION; AUTOMOBILES; ENERGY AND POWER; ENGINES; EXCISE TAXES; HEATING; IMPORT QUOTAS; INCOME TAX; INSULATION; INTERNATIONAL TRADE AND WORLD MARKET; LAW AND LEGISLATION (FEDERAL); OIL (PETROLEUM) AND GASOLINE; PRICES; PROFITS (INDUSTRY-WIDE); RESEARCH; SOLAR ENERGY; STANDARDS AND STANDARDIZATION; STORM WINDOWS; TAXATION; WASTE MATERIALS AND DISPOSAL (SOLID WASTES)

PERSONAL NAMES: COWAN, EDWARD; CONABLE, BARBER B JR (REPR); FORD, GERALD RUDOLPH JR

GEOGRAPHIC NAMES: UNITED STATES

5/5/5 (Item 1 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

06641584

Big Four could add \$8b to accounts from reserves

SINGAPORE: ESTIMATE OF BANKS' HIDDEN RESERVES

Business Times (XBA) 10 Jun 1998 P.15

Language: ENGLISH

Analysts say that the unveiling of hidden reserves may add about S\$ 8 bn to the balance sheets of the Big Four banks in Singapore. The hidden assets of DBS, OCBC, UOB and OUB are estimated to be S\$ 4.1 bn, S\$ 4.6 bn, S\$ 2.7 bn and S\$ 1.5 bn respectively. The total hidden reserves of the four banks include revaluation reserves, which is the difference between the market value and the cost of a bank's investments, retained profits and general loan provisions that are more than the figures published. It is understood that the cumulative revaluation surplus will not go into the banks' balance sheets even with the disclosure of hidden reserves. The surplus is more likely to surface as a note to the banks' accounts to give investors a

clearer picture of the market value of the group's investments. Local banks will also have to equity-account for associate firms, which may add several hundred million dollars in total profits for banks. Analysts say that the reduction in minimum cash balances will earn the local banks about S\$ 90 mn in interest income and also inject more than S\$ 4 bn of liquidity into a system strapped by the outflow of foreign funds.

COMPANY: OUB; UOB; OCBC; DBS

PRODUCT: Banking Institutions (6010);

EVENT: Market & Industry News (60);

COUNTRY: Singapore (9SIN);

5/5/6 (Item 2 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

03566013

GEC POISED TO UNVEIL PRE-TAX PROFIT

UK - GEC POISED TO UNVEIL PRE-TAX PROFIT

Sunday Times (ST) 1 July 1990 p4/4

GEC is poised to unveil its annual results for the year to March 1990. Analysts are forecasting pre-tax profit of between GBP870- GBP910 mil, with City sources envisaging the lower sum, compared with GBP797 mil in year-earlier period. The firm's cash mountain, the subject of criticism in the City, could account for up to GBP165 mil via net interest received. The acquisition in September 1989 of Plessey, in a JV with Siemens, and the acquisition of Ferranti Defence Systems in January 1990 will make for a complex statement and the management team is thought to be outlining an extraordinary detailed presentation for brokers.

PRODUCT: Avionics (3662AV); Helicopter Engines (DEAV);

EVENT: COMPANIES ACTIVITIES (10);

COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

Set	Items	Description
S1	168	AU=(HOOD, G? OR HOOD G? OR GEORGE(2N)HOOD) OR BY=(GEORGE(2-N)HOOD)
S2	23	AU=(PHIBBS, P? OR PHIBBS P? OR PAUL(2N)PHIBBS) OR BY=(PAUL-(2N)PHIBBS)
S3	0	S1 AND S2
S4	191	S1 OR S2
S5	0	S4 AND (RISK()PROVISION? AND (PROFIT OR PROFITS OR PROFITABILITY))
S6	0	S4 AND RISK()PROVISION?
File	2:INSPEC 1898-2006/Sep W3	(c) 2006 Institution of Electrical Engineers
File	35:Dissertation Abs Online 1861-2006/Sep	(c) 2006 ProQuest Info&Learning
File	65:Inside Conferences 1993-2006/Sep 29	(c) 2006 BLDSC all rts. reserv.
File	99:Wilson Appl. Sci & Tech Abs 1983-2006/Jul	(c) 2006 The HW Wilson Co.
File	474:New York Times Abs 1969-2006/Sep 27	(c) 2006 The New York Times
File	475:Wall Street Journal Abs 1973-2006/Sep 27	(c) 2006 The New York Times
File	583:Gale Group Globalbase(TM) 1986-2002/Dec 13	(c) 2002 The Gale Group
File	139:EconLit 1969-2006/Sep	(c) 2006 American Economic Association
File	15:ABI/Inform(R) 1971-2006/Sep 29	(c) 2006 ProQuest Info&Learning
File	20:Dialog Global Reporter 1997-2006/Sep 29	(c) 2006 Dialog
File	610:Business Wire 1999-2006/Sep 29	(c) 2006 Business Wire.
File	810:Business Wire 1986-1999/Feb 28	(c) 1999 Business Wire
File	476:Financial Times Fulltext 1982-2006/Sep 30	(c) 2006 Financial Times Ltd
File	613:PR Newswire 1999-2006/Sep 29	(c) 2006 PR Newswire Association Inc
File	813:PR Newswire 1987-1999/Apr 30	(c) 1999 PR Newswire Association Inc
File	634:San Jose Mercury Jun 1985-2006/Sep 26	(c) 2006 San Jose Mercury News
File	624:McGraw-Hill Publications 1985-2006/Sep 29	(c) 2006 McGraw-Hill Co. Inc
File	9:Business & Industry(R) Jul/1994-2006/Sep 28	(c) 2006 The Gale Group
File	275:Gale Group Computer DB(TM) 1983-2006/Sep 28	(c) 2006 The Gale Group
File	621:Gale Group New Prod. Annou. (R) 1985-2006/Sep 28	(c) 2006 The Gale Group
File	636:Gale Group Newsletter DB(TM) 1987-2006/Sep 28	(c) 2006 The Gale Group
File	16:Gale Group PROMT(R) 1990-2006/Sep 28	(c) 2006 The Gale Group
File	160:Gale Group PROMT(R) 1972-1989	(c) 1999 The Gale Group
File	148:Gale Group Trade & Industry DB 1976-2006/Sep 29	(c) 2006 The Gale Group
File	256:TecInfoSource 82-2006/Jan	(c) 2006 Info.Sources Inc
File	625:American Banker Publications 1981-2006/Sep 29	

EIC 3600

Dialog Search

(c) 2006 American Banker
File 268:Banking Info Source 1981-2006/Sep W4
(c) 2006 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2006/Sep 29
(c) 2006 Bond Buyer
File 267:Finance & Banking Newsletters 2006/Sep 25
(c) 2006 Dialog

Set	Items	Description
S1	928	NET()INTEREST()REVENUE? OR NIR OR INTEREST()REVENUE? OR CO-ST(1W)FUND? ? OR VALUE(1W)FUND? ? OR INTEREST()EXPENSE? OR EARNING(2N)EQUITY OR ALLOCATED()BALANCE? ?
S2	33	OTHER()REVENUE? OR ACTUAL(1N)REVENUE? OR EXPECTED(1N)REVENUE? OR REVENUE(1N)FOREGONE
S3	2928881	DIRECT(1N)EXPENSE? OR DE
S4	13821	INDIRECT(1N)EXPENSE? OR IE
S5	13583	RISK()PROVISION? OR RP OR FUTURE() (LOSS OR LOSSES)
S6	10631	PROFIT OR PROFITS OR PROFITABILITY
S7	0	S3 AND S4 AND S5 AND S6
S8	6	S1 AND S6
S9	2	S8 AND IC=(G06F? OR G06Q?)

File 350:Derwent WPIX 1963-2006/UD=200661

(c) 2006 The Thomson Corporation

File 344:Chinese Patents Abs Jan 1985-2006/Jan

(c) 2006 European Patent Office

File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)

(c) 2006 JPO & JAPIO

9/5/1 (Item 1 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2006 The Thomson Corporation. All rts. reserv.

0010521130 - Drawing available

WPI ACC NO: 2001-122659/200113

XRPX Acc No: N2001-090104

Process for determining object level profitability in relational database management system, involves calculating and combining marginal value of profit and fully absorbed profit adjustment value for each object

Patent Assignee: BERKELEY*IEOR (BERK-N)

Inventor: LEPMAN R T

Patent Family (7 patents, 89 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2000062224	A1	20001019	WO 2000US9189	A	20000407	200113 B
AU 200042069	A	20001114	AU 200042069	A	20000407	200113 E
EP 1208495	A1	20020529	EP 2000921799	A	20000407	200243 E
			WO 2000US9189	A	20000407	
JP 2002541593	W	20021203	JP 2000611218	A	20000407	200309 E
			WO 2000US9189	A	20000407	
AU 769673	B	20040129	AU 200042069	A	20000407	200412 E
US 20060178960	A1	20060810	US 1999128769	P	19990409	200654 E
			US 2000545628	A	20000407	
			US 2006354798	A	20060215	
US 20060190367	A1	20060824	US 1999128769	P	19990409	200656 E
			US 2000545628	A	20000407	
			US 2006355034	A	20060215	

Priority Applications (no., kind, date): US 2006355034 A 20060215; US 2006354798 A 20060215; US 2000545628 A 20000407; US 1999128769 P 19990409

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2000062224	A1	EN	75	14	
National Designated States, Original: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Regional Designated States, Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW					
AU 200042069	A	EN			Based on OPI patent WO 2000062224
EP 1208495	A1	EN			PCT Application WO 2000US9189
Based on OPI patent WO 2000062224					
Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
JP 2002541593	W	JA	73		PCT Application WO 2000US9189
Based on OPI patent WO 2000062224					
AU 769673	B	EN			Previously issued patent AU 200042069
Based on OPI patent WO 2000062224					
US 20060178960	A1	EN			Related to Provisional US 1999128769
Continuation of application US 2000545628					
US 20060190367	A1	EN			Related to Provisional US 1999128769
Continuation of application US 2000545628					

Alerting Abstract WO A1

NOVELTY - Information to be accessed electronically through a RDBMS

comprising SQL, is generated. After setting processing rules, one marginal value of **profit** is computed for objects measured using the set rules. Then fully absorbed **profit** adjustment value is measured for each object. The marginal value and fully absorbed **profit** adjustment value are combined to create a measure for object level **profitability**.

USE - For use in organization to determine object level **profitability** in RDBMS comprising SQL.

ADVANTAGE - Provides a metric of **profit** measurement consistent with the generally accepted accounting principles at a level of detail that has not been accomplished using the traditional general ledger based data with analytical and/or sample survey based information. The use of rule driven and database measurement processes will give large scale business at lower cost of maintenance and technologically scalable tool to measure **profit** at a level of precision or resolution not possible in existing financial performance measurement process.

DESCRIPTION OF DRAWINGS - The figure shows the process flow for determining the object level **profitability**.

Title Terms/Index Terms/Additional Words: PROCESS; DETERMINE; OBJECT; LEVEL ; **PROFIT** ; RELATED; DATABASE; MANAGEMENT; SYSTEM; CALCULATE; COMBINATION ; MARGIN; VALUE; ABSORB; ADJUST

Class Codes

International Classification (Main): **G06F-017/60**

(Additional/Secondary): **G06F-017/30**

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0040/00 A I R 20060101

G07F-0019/00 A I F B 20060101

G06Q-0040/00 C I R 20060101

US Classification, Issued: 705030000, 705030000

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J04A; T01-J05A; T01-J05A2; T01-J05B3; T01-J05B4B

9/5/2 (Item 1 from file: 347)

DIALOG(R)File 347:JAPIO

(c) 2006 JPO & JAPIO. All rts. reserv.

05992077 **Image available**

DEVICE AND METHOD FOR EVALUATING PERFORMANCE OF INVESTMENT TRUST

PUB. NO.: 10-275177 [JP 10275177 A]

PUBLISHED: October 13, 1998 (19981013)

INVENTOR(s): KAWAHARA JUNJI

UEDA KAZUYUKI

APPLICANT(s): NRI & NCC CO LTD [420135] (A Japanese Company or Corporation)
, JP (Japan)

APPL. NO.: 09-078411 [JP 9778411]

FILED: March 28, 1997 (19970328)

INTL CLASS: [6] **G06F-017/60**

JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)

ABSTRACT

PROBLEM TO BE SOLVED: To objectively and rationally decide the standard of performance evaluation by inputting classified clusters and time-series data regarding the **profit** of funds, regarding the clusters as universes

and finding the return **value** of **funds** belonging to the same universe after risk adjustment, and evaluating the funds.

SOLUTION: A cluster analyzing means 3 inputs the time-series data regarding the **profit** of funds and classifies the funds into clusters. A cluster attribute specifying means 4 inputs data regarding the classified clusters and the **profit** of the funds belonging to the respective clusters and finds indexes etc., as determinative factors of the funds. Further, a universe comparing and evaluating means 5 inputs the time-series data regarding the classified clusters and the **profit** of the funds and calculates return values after risk adjustment as indexes of temporary profitability of each fund and stability of **profit**. A reference benchmark estimating means 6 specifies fund which has a large coefficient of correlation with a specific index.

Set	Items	Description
S1	6800	NET() INTEREST() REVENUE? OR NIR OR INTEREST() REVENUE? OR CO-ST(1W) FUND? ? OR VALUE(1W) FUND? ? OR INTEREST() EXPENSE? OR EARNING(2N) EQUITY OR ALLOCATED() BALANCE? ?
S2	313	OTHER() REVENUE? OR ACTUAL(1N) REVENUE? OR EXPECTED(1N) REVENUE? OR REVENUE(1N) FOREGONE
S3	2885414	DIRECT(1N) EXPENSE? OR DE
S4	152664	INDIRECT(1N) EXPENSE? OR IE
S5	35601	RISK() PROVISION? OR RP OR FUTURE() (LOSS OR LOSSES)
S6	18536	PROFIT OR PROFITS OR PROFITABILITY
S7	35263	S3(S) S4
S8	37	S1(S) S6
S9	4	S7 AND S8
S10	4	S9 AND IC=(G06F? OR G06Q?)

File 348:EUROPEAN PATENTS 1978-2006/ 200638
(c) 2006 European Patent Office

File 349:PCT FULLTEXT 1979-2006/UB=20060921UT=20060914
(c) 2006 WIPO/Thomson

10/3,K/1 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2006 WIPO/Thomson. All rts. reserv.

01056423 **Image available**

DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE THEREFOR

PRODUITS DERIVES PRESENTANT DES RENDEMENTS AJUSTABLES BASES SUR LA DEMANDE ET ECHANGES COMMERCIAUX ASSOCIES

Patent Applicant/Assignee:

LONGITUDE INC, 650 Fifth Avenue, New York, NY 10019, US, US (Residence),
US (Nationality)

Inventor(s):

LANGE Jeffrey, 3 East 84th Street, Apt. 3, New York, NY 10028, US,
BARON Kenneth, 51 West 86th Street, Apt. 602, New York, NY 10024, US,

Legal Representative:

WEISS Charles A (et al) (agent), Kenyon & Kenyon, One Broadway, New York, NY 10004, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200385491 A2-A3 20031016 (WO 0385491)

Application: WO 2003US7990 20030313 (PCT/WO US03007990)

Priority Application: US 2002115505 20020402

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG
SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 136258

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Claims

Claim

... would be required to accept in order to execute a predetermined or specified number of **value** units of investment for the digital option.

6.10 NetworkingofDBARDigitalOptionsExchanges

In preferred embodiments, one or...

10/3,K/2 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2006 WIPO/Thomson. All rts. reserv.

00805488 **Image available**

METHOD AND SYSTEM FOR GENERATING AUTOMATED QUOTES AND FOR CREDIT PROCESSING AND SCORING

PROCEDE ET SYSTEME DESTINES A LA GENERATION DE TAUX AUTOMATISES ET AU TRAITEMENT ET A L'EVALUATION PAR SCORE DE CREDITS

Patent Applicant/Assignee:

GELCO CORPORATION, Three Capital Drive, Eden Prairie, MN 55344, US, US

(Residence), US (Nationality), (For all designated states except: US)
 Patent Applicant/Inventor:

JOHNSON Ken, 6851 Sugar Hill Circle, Eden Prairie, MN 55346, US, US
 (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

PADMANABHAN Devan V (et al) (agent), Dorsey & Whitney LLP, Pillsbury
 Center South, 220 South Sixth Street, Minneapolis, MN 55402-1498, US,
 Patent and Priority Information (Country, Number, Date):

Patent: WO 200139079 A1 20010531 (WO 0139079)
 Application: WO 2000US32125 20001122 (PCT/WO US0032125)
 Priority Application: US 99167084 19991123

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
 prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
 ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
 LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
 TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13358

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... KG, KZ, NM, RU, TJ, TM), European

Fortwo-lettercodesandotherabbreviations, refertothe"Guidpatent(AT, BE, CH, CY
 , **DE** , DK, ES, FI, FR, GB, GR, **IE** ,
 anceNotesonCodesandAbbreviations"appearingatthebeginIT, LU, MC, NL, PT,
 SE, TR), OAPI patent (BE BJ, CE ning of...

Claim

... 1 SPECIAL REQUIREMENTS CUSTOMER LEASE PROFITABILITY

DISCOUNTED CASH FLOWS:

NET REVENUE: \$ 6t863 1 1.05%

INTEREST EXPENSE : \$ 31506 5.65%

COMMENTS / SPECIAL REQUIREMENTS CONTRIBUTED VALUE \$ 3,357 5.41%

ACCOUNT MANAGER:

SALES...

10/3, K/3 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2006 WIPO/Thomson. All rts. reserv.

00765119 **Image available**

SYSTEM AND METHOD FOR INTERNET-BASED BUSINESS VALUATIONS

SYSTEME ET PROCEDE INTERNET D'EVALUATION D'ENTREPRISES

Patent Applicant/Assignee:

VIRTUAL ADVISORS L L C, Suite 1050, 3414 Peachtree Road, Atlanta, GA
 30326, US, US (Residence), US (Nationality), (For all designated states
 except: US)

Patent Applicant/Inventor:

JACOBS Michael T, 1058 Farmington Lane, Atlanta, GA 30319, US, US

(Residence), -- (Nationality), (Designated only for: US)
 Legal Representative:
 BUROKER Brian M (et al) (agent), Hunton & Williams, 1900 K Street, N.W.,
 Washington, DC 20006, US,
 Patent and Priority Information (Country, Number, Date):
 Patent: WO 200077966 A2-A3 20001221 (WO 0077966)
 Application: WO 2000US16378 20000615 (PCT/WO US0016378)
 Priority Application: US 99139299 19990615
 Designated States:
 (Protection type is "patent" unless otherwise stated - for applications
 prior to 2004)
 AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES
 FI GB GD GE GH GM HR HU ID IL IN IS JP LR LS LT LU LV MA MD MG MK MN MW
 MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU
 ZA ZW
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
 (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM
 Publication Language: English
 Filing Language: English
 Fulltext Word Count: 14970

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description
 Claims

Detailed Description

... ending dates as well as the following information: net revenues, costs
 of goods sold, gross **profit**, selling expenses, general and
 administrative
 1.@ g
 expenses, Operating income, **interest expense**, other expenses
 (income), **profit** before taxes,
 1
 @
 taxes, net income, capital expenditures, depreciation/amortization
 expense, expenditures on R&D...

Claim

... 5z -::sz TED '@V BROWN
 PRESLEY
 '-s-nber Inlormation
 N'ame TED W. BROWN
 T;: **Ie** C.P.A. BROWN, NELMS & CO. 455 N. JEFF DAVIS DR.
 FAYETTEVILLE
 S:3@e...171.40
 LIABILITIES
 Accou 44723 200687 243321
 AccruE 65,113 113,221 105,281
 ST **De** 13,767 28,684 39,973
 the r 0 0 0
 Tota 123603 342592 388575...

...work 577835

C-ash Flow (not from download)
 .Miscellaneous Financial Information
 =
 3 -o n
 ST **De** Inst. #1 Inst. #2

Type Local Fir National Financial Institution
I-eng 9
@crrc 8...

10/3,K/4 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2006 WIPO/Thomson. All rts. reserv.

00748801 **Image available**

PROCESS FOR DETERMINING OBJECT LEVEL PROFITABILITY
PROCEDE DE DETERMINATION DE LA RENTABILITE PAR NIVEAUX D'OBJETS

Patent Applicant/Assignee:

BERKELEY * IEOR, 687 Spruce Street, Berkeley, CA 94707, US, US
(Residence), US (Nationality)

Inventor(s):

LEPMAN Richard Tad, Park House, 21 Ravenscourt Park, London W6 0TJ, GB

Legal Representative:

KELLEY Scott W, Kelly Bauersfeld Lowry & Kelley, LLP, 6320 Canoga Avenue,
Suite 1650, Woodland Hills, CA 91367, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200062224 A1 20001019 (WO 0062224)

Application: WO 2000US9189 20000407 (PCT/WO US0009189)

Priority Application: US 99128769 19990409

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14649

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... information for

rule establishment providing the information necessary to select objects
and perform the correct **profit** calculus is accomplished. The step of
calculating at least one marginal value of **profit** using established
rules as applied to a selected set of prepared information includes
calculating net...

...the selected set of prepared information. Net Interest (NI) is the
summation of interest income, **value** of **funds** provided and earnings on
equity funds used less the sum of **interest**
expense and **cost** of **funds** used. Other Revenues (OR) is a measure of
profit contribution from non-interest related sources. Direct Expense
(DE) is the **profit** value reduction due to marginal resource consumption
by the object.

Provisioning (P) is ...Calculate Net Interest for All Objects (see Fig,

8)
Net Interest is.

$$NI = \text{Interest Income} - \text{Cost of Funds} + \text{Value of Funds} - \text{Interest Expense} + \text{Earning on Allocated Equity}$$

Correct interest rates for calculation of interest income or expense depend on the length of the **profit** measurement period. Using actuarial mathematical techniques the bookkeeping required by GAAP for interest receivables and...

...NI calculus. A known technique (see M Stigum, Money Markets) to accomplish this adjustment for **profit** measurement according to GAAP (i.e. accruals) the following calculation is used to convert interest...sheet resource related revenues or expenses.

. Calculate Direct Expense for All Objects (see Fig. IO)

DE Calculation Rule T

type I

None directly specified - use **IE** calculation rules (any type). For each **IE** rule used in this way, substitute **DE** (oi) for floi) in any **IE** calculations used as **DE** .

DE Calculation Rule TMe H

Direct expense will be a variable dependent upon the object...

...the period

for some event type, summed over all objects in grouping j.

Ratio 6: **Direct Expense** apportionment of **IE**

Using **DE** rules above for O, .

Thus, the allocation of Indirect Expense k becomes (function $F(IE_k)(O_i)$ in IE rules below).

IE DE (oi) summed over all objects in grouping j.

$k (DE (o))$

Ratio 7: Normalized (averaged) apportionment of **IE**

Thus, the allocation of **Indirect Expense** k becomes in **IE** rules below.

$F(IE_k)(o_i) = [IE \text{ using Ratio 1 } F(IE_j)(O_i) + IE \text{ using Ratio...iterative, canonical, and represents the GAAP evaluation of indirect costs.}$

8. Calculate After-Tax Object **Profit** for AU Objects (see Fig. 13)

$$\text{Profit } (o_i) = [NIR(o_i) + OR(o_i) - DE(o_i) - IE(o_i) - P(o_i)] * (1 - \text{EffectiveTaxRate})$$

where, for a two tier taxation system, Effective Tax Rate...

...Profit (oi

For those companies which use economic profit value calculations, the formula changes to.

$$\text{Profit } (o_i) = ([NIR(o_i) + OR(o_i) - DE(o_i) - IE(o_i) - P(o_i)] * (1 - \text{EffectiveTaxRate})) - SVA(o_i)$$

where

$SVA(o_i) = a(o_i) + P(o_i) * \text{Amount...}$

...Asset Pricing Model.)

. Shareholder Value Add (SVA) is a method financial analysts use to adjust **profit** measures for risk. The idea is to subtract from the **profit** measure the cost of the equity required to support whatever is being measured.

Companies use...on flight.

All other attributes are NI Type I calculations results are null. No grouping.

NIR Type I/: Allocate net receivable/payable to seat for carry cost **profit** adjustment. This adjusts **profitability** for the impact of cash flows vs.

accounting flows. This airline wants to apportion this...seat) = mef??? 1 / (no. of occupied seats in ???))

Group seats by class in rule map.

IE Type V.- For loyalty investment analysis, allocate all **DE** for empty seats to occupied seats equally.

Populated, after all prior steps are calculated, are...

...the airline is maintained in the database.

Calculate Profit(seat) = sum(NI(seat) + OR(seat) + **DE** (seat) + **IE** (seat) + P(seat)) * (1-etr)
Each seat is calculated individually, no grouping is used.

Shareholder...

Claim

... OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, **value** of **funds** provided and earnings on equity funds used less the sum of **interest expense** and costs of funds used, other revenue (OR) is a measure of **profit** contribution from non-interest related sources, and direct expense (DE) is the **profit** value reduction due to marginal resource consumption by the object.

9 The process of claim...

...OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, **value** of **funds** provided and earnings on equity funds used less the sum of **interest expense** and costs of funds used, other revenue (OR) is a measure of **profit** contribution from non-interest related sources, and direct expense (DE) is the **profit** value reduction due to marginal resource consumption by the object.

1 The process of claim...

...interest (NI) and other revenues (OR), and subtracting therefrom direct expense (DE), provisioning (P) and **indirect expense** (**IE**).

13 The process of claim 12, including the step of adjusting the measure for object...

...OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, **value** of **funds** provided and earnings on equity funds used less the sum of **interest expense** and costs of funds used, other revenue (OR) is a measure of **profit** contribution from non-interest related sources, and direct expense (DE) is the **profit**

value reduction due to marginal resource consumption by the object.

24 The process of claim...OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, **value of funds** provided and earnings on equity funds used less the sum of **interest expense** and costs of funds used, other revenue (OR) is a measure of **profit** contribution from non-interest related sources, and direct expense (DE) is the **profit** value reduction due to marginal resource consumption by the object.

26 The process of claim...

...interest (NI) and other revenues (OR), and subtracting therefrom direct expense (DE), provisioning (P) and **indirect expense (IE)**.

28 The process of claim 16, wherein the at least one marginal value of profit...

...OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, **value of funds** provided and earnings on equity funds used less the sum of **interest expense** and costs of funds used, other revenue (OR) is a measure of **profit** contribution from non-interest related sources, and direct expense (DE) is the **profit** value reduction due to marginal resource consumption by the object.

37 The process of claim...

...OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, **value of funds** provided and earnings on equity funds used less the sum of **interest expense** and costs of funds used, other revenue (OR) is a measure of **profit** contribution from non-interest related sources, and direct expense (DE) is the **profit** value reduction due to marginal resource consumption by the object.

. The process of claim 38, wherein the step of calculating a fully absorbed **profit** adjustment value includes the step of calculating the value for **indirect expense (IE)** which is an apportioned **profit** value adjustment for all non-object related resource consumption.

40 The process of claim 39...

...interest (NI) and other revenues (OR), and subtracting therefrom direct expense (DE), provisioning (P) and **indirect expense (IE)**.

41 The process of claim 40, including the step of adjusting the measure for object...

Set	Items	Description
S1	363803	PROFIT OR PROFITS OR PROFITABILITY
S2	8988	NET() INTEREST() REVENUE? OR NIR OR INTEREST() REVENUE? OR CO-ST(1W) FUND? ? OR VALUE(1W) FUND? ? OR INTEREST() EXPENSE? OR EARNING(2N) EQUITY OR ALLOCATED() BALANCE? ?
S3	2092	OTHER() REVENUE? OR ACTUAL(1N) REVENUE? OR EXPECTED(1N) REVENUE? OR REVENUE(1N) FOREGONE
S4	463401	DIRECT(1N) EXPENSE? OR DE
S5	5181	INDIRECT(1N) EXPENSE? OR IE
S6	18759	RISK() PROVISION? OR RP OR FUTURE() (LOSS OR LOSSES)
S7	0	S1 AND S2 AND S3 AND S4 AND S5 AND S6
S8	665	S1 AND S2
S9	17	S8 AND S6
S10	29	S8 AND (S3 OR S4 OR S5 OR S6)
S11	25	S10 NOT PY>2000
S12	25	RD (unique items)
File	2:INSPEC 1898-2006/Sep W3	(c) 2006 Institution of Electrical Engineers
File	35:Dissertation Abs Online 1861-2006/Sep	(c) 2006 ProQuest Info&Learning
File	65:Inside Conferences 1993-2006/Sep 29	(c) 2006 BLDSC all rts. reserv.
File	99:Wilson Appl. Sci & Tech Abs 1983-2006/Jul	(c) 2006 The HW Wilson Co.
File	474:New York Times Abs 1969-2006/Sep 27	(c) 2006 The New York Times
File	475:Wall Street Journal Abs 1973-2006/Sep 27	(c) 2006 The New York Times
File	583:Gale Group Globalbase(TM) 1986-2002/Dec 13	(c) 2002 The Gale Group
File	139:EconLit 1969-2006/Sep	(c) 2006 American Economic Association

12/5/1 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2006 ProQuest Info&Learning. All rts. reserv.

916905 ORDER NO: AAD86-12819

AN EXPLORATORY STUDY OF KEY VARIABLES AFFECTING PROFITABILITY IN THE LODGING INDUSTRY (HOTELS, MOTELS, RESTAURANT, REGRESSIONS)

Author: VANDYKE, THOMAS L.

Degree: PH.D.

Year: 1985

Corporate Source/Institution: VIRGINIA POLYTECHNIC INSTITUTE AND STATE UNIVERSITY (0247)

Source: VOLUME 47/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 966. 198 PAGES

Descriptors: BUSINESS ADMINISTRATION, GENERAL

Descriptor Codes: 0310

The major purpose of this study was to develop a model to analyze designated variables inherent in hotel/motel operations and to determine their interrelationships and effects on **profitability** measures. An additional purpose was to determine the regression equations for predicting future **profitability** in the hotels/motels used in this study. A final analysis conducted in this study was a comparison of highly profitable properties with marginally profitable or losing properties to determine which independent variables' means were significantly different. The four **profitability** measures, expressed as ratios, used in this study were: (a) Consolidated Operating Margin, (b) Consolidated Return on Assets, (c) Rooms Department Operating Margin, and (d) Restaurant Operating Margin.

Twenty-six variables were hypothesized as predicting or having a significant effect on **profitability**. These included: (a) Room Rate, (b) Occupancy Rate, (c) Marketshare Percentage, (d) Administrative and General Expense, (e) Labor Cost for the Rooms Department, (f) Rooms Department Advertising, (g) Property Tax, (h) Restaurant Total Expense, (i) Restaurant **Other Revenue**, (j) Food Cost, (k) Beverage Cost, (l) Food and Beverage Labor Cost, (m) Food and Beverage Advertising, (n) Room Sales as a Percent of Consolidated Sales, (o) Depreciation, (p) **Interest Expense**, (q) Unemployment Percentage, (r) Chain Affiliation, (s) Location of the Property (highway, center city, suburban and airport), (t) Age of the Property, and (u) Properties that were Renovated Compared to Properties that were not Renovated. The remaining variables were combinations of or modifications on the previously mentioned variables. Data analyses were based on information collected in 40 hotels/motels in Virginia, Maryland, Pennsylvania, and South Carolina. All operations selected for this study were mid-priced hotels/motels affiliated with a national hotel chain. The data were collected from fiscal year 1982 and fiscal year 1983 accounting information and public records.

Occupancy Rate, Rooms Department Labor Cost, Administrative and General Expense, Room Sales as a percentage of Total Sales and Food Cost proved to have substantial influence on **profit**. These variables had high correlations with the **profitability** measures, most frequently fit the regression models, and showed significant differences between highly profitable operations and the marginally profitable or losing operations.

12/5/2 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

09349107

Bank Central Asia returns to **profitability** in first half

INDONESIA: 182.98% UP IN BCA'S 1ST HALF **PROFIT**

The Asian Wall Street Journal (XKO) 23 Aug 2000 p.4

Language: ENGLISH

Following lower **interest expenses**, the net **profit** of Indonesia-based PT Bank Central Asia <BCA> for the first half of 2000 surged an impressive 182.98% compared to the figure during the same period in 1999. The table below shows the financial indicators of the bank for the first half 2000 as against the figures during the corresponding half in 1999:- Table: PT Bank Central Asia Figures in RP bn 2000 1999 Change Net interest income/(loss) 751.4 (5,582.0) +113.46% **Interest expenses** 3,910.0 12,650.0 -69.09% Bad debts 14,770.0 34,120.0 -56.71% Net **profit** /(loss) 489.2 (589.5) +182.98% . (or US\$ 59.4 mn)

COMPANY: BCA; BANK CENTRAL ASIA

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);
Commercial Banks (6020);

EVENT: Company Reports & Accounts (83);

COUNTRY: Indonesia (9INO);

12/5/3 (Item 2 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

09248120

Darya Varia nets **profit**

INDONESIA: DARYA BOOKS RP 32.03 BN **PROFIT**

Jakarta Post (XAK) 29 February 2000 p.9

Language: ENGLISH

PT Darya Varia (Darya) of Indonesia has announced its 1999 financial report ended 31 December 1999 (against 1998) recently, as follows:- Figures in RP bn 1999 1998 Changes Net **interest expenses** 17.46 28.99 -39.77% Net **profit** /(loss) 32.03 (135.39) - or US\$ 44 mn The pharmaceutical firm (publicly listed) had narrowed down its foreign currency loans by 18.37%, from 1998's US\$ 14.7 mn, to US\$ 12 mn in 1999. *

COMPANY: DARYA VARIA

PRODUCT: Drugs & Pharmaceuticals (2830);

EVENT: Company Reports & Accounts (83);

COUNTRY: Indonesia (9INO);

12/5/4 (Item 3 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

09168890

Indonesia

INDONESIA: BANK CENTRAL ASIA SAW LOSSES

The Asian Wall Street Journal (XKO) 01 Oct 1999 p.4

Language: ENGLISH

PT Bank Central Asia (BCA) of Indonesia said the bank has recorded a higher net **interest expenses** that jumped from RP 1.377 tn in first 6-month of 1998 to RP 5.583 tn in first 6-month in 1999. As a result, the bank

posted **RP** 579.47 bn (US\$ 68.8 mn) net loss for first 6-month in 1999 against a **RP** 82.08 bn net **profit** for the same period in 1998. For the period under reviewed, a **RP** 29.41 tn of negative retained earnings were recorded, against **RP** 908.47 bn of positive retained earnings.

COMPANY: BCA; BANK CENTRAL ASIA

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);
Commercial Banks (6020);
EVENT: Company Reports & Accounts (83);
COUNTRY: Indonesia (9INO);

12/5/5 (Item 4 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09116089

Bank Niaga losses \$475m

INDONESIA: BANK BALI SEES LOSSES IN 1998
Jakarta Post (XAK) 01 Jun 1999 p. 9
Language: ENGLISH

Bank Bali of Indonesia recorded high interest loss in 1998 reached **RP** 1.3 tn as its **interest expenses** (**RP** 3.9 tn) are higher than its interest income (**RP** 2.6 tn). Apart from that, a total of **RP** 2.3 tn provision for bad debts has also been made in 1998 compared to only **RP** 180 bn in 1997. As a result, the listed bank has witnessed **RP** 3.8 tn (US\$ 475 mn) net losses in 1998, against a net **profit** of **RP** 48 bn in 1997.

COMPANY: BANK BALI

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);
Commercial Banks (6020);
EVENT: Company Reports & Accounts (83);
COUNTRY: Indonesia (9INO);

12/5/6 (Item 5 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09115846

Subsidi bunga kredit akan dihapuskan

INDONESIA: MEDCO ENERGY SEES HIGH **PROFIT**
Bisnis Indonesia (XAI) 28 May 1999 p. 1
Language: INDONESIAN

PT Medco Energy Corp <oil and gas sector> of Indonesia recorded a 177.5% increase for its sales in 1998 from **RP** 661.4 bn in 1997 to **RP** 1.8 tn. As a result, the firm sees a 291% hike for its net **profit** in 1998 to reach **RP** 375.36 bn. Gross **profit** for the firm in 1998 was **RP** 965 bn against 1997's **RP** 297.5 bn. Its **interest expenses** in 1998 reached **RP** 141.7 bn. Apart from that, the firm also incurred **RP** 177.8 bn foreign exchange losses in 1998.

COMPANY: MEDCO ENERGY

PRODUCT: Gas Utilities (4920); Oil (2910);
EVENT: Company Reports & Accounts (83);

COUNTRY: Indonesia (9INO);

12/5/7 (Item 6 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09114615

Pendapatan Lonsum dikuras rugas Valas

INDONESIA: LONSUM SEES HIGH EXPENSES IN 1998

Bisnis Indonesia (XAI) 27 May 1999 p. 3

Language: INDONESIAN

PT PP London Sumatra Plantation (Lonsum) said it has recorded a 107.8% increase for its net sale in 1998 to reach **RP** 492.1 bn against **RP** 236.8 bn in 1997. Its gross **profit** in 1998 was **RP** 322.2 bn, up by 150% from 1997's **RP** 135.7 bn. However, the Indonesian plantation firm has made **RP** 274.599 bn of pre tax loss in 1998 following high **interest expenses** (**RP** 139.8 bn) and foreign exchange losses (**RP** 521 bn) in 1998.

COMPANY: LONSUM; PP LONDON SUMATRA PLANTATION

EVENT: Company Reports & Accounts (83);

COUNTRY: Indonesia (9INO);

12/5/8 (Item 7 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09086762

Ugahari raih laba **Rp** 16 miliar

INDONESIA: UGAHARI RECORDED **PROFIT**

Bisnis Indonesia (XAI) 29 Mar 1999 p. 3

Language: INDONESIAN

Indonesia's PT Wahana Jaya Perkasa (Ugahari) <plastic business> announced its unaudited company results for 1998. Its **interest expenses** in 1998 reached **RP** 39.7 bn, while, foreign exchange losses in 1998 were **RP** 12.7 bn. The firm has registered a net sales and gross **profit** of **RP** 229.2 bn and **RP** 73.6 bn, respectively, in 1998. It has recorded a net **profit** of **RP** 16 bn in 1998 compared to a **RP** 11.5 bn loss in 1997.

COMPANY: WAHANA JAYA PERKASA; UGAHARI

PRODUCT: Plastic Products (3070);

EVENT: Company Reports & Accounts (83);

COUNTRY: Indonesia (9INO);

12/5/9 (Item 8 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09065554

PT Telkom Posts Net **Profit** Of US\$ 128m

INDONESIA: TELKOM'S **PROFIT** INCHED UP 1.5%

Business Times Malaysia (XAR) 25 Feb 1999 ShippingTimes p.2

Language: ENGLISH

Table below depicts the company results of state-owned PT Telkom of Indonesia in 1998. Table: PT Telkom Figures in **RP** tn. 1998 1997 %
Operating **profit** 2.599 2.526 2.8 Sales 6.600 5.909 11.6 Net **profit**
1.169 1.152 1.5 The Indonesian telephone monopoly attributed its slow growth to the higher **interest expenses** and losses incurred from foreign exchanges during the year.

COMPANY: TELKOM

PRODUCT: Telephone Communications (4811);
EVENT: Company Reports & Accounts (83);
COUNTRY: Indonesia (9INO);

12/5/10 (Item 9 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09065459

Die Hypo-Vereinsbank zeigt ein entusches Ergebnis

GERMANY: HYPOVEREINSBANK BELOW EXPECTATIONS
Frankfurter Allgemeine Zeitung (FA) 24 Feb 1999 p.21
Language: GERMAN

Newly created Bayerische Hypo- und Vereinsbank will not meet expectations in the first year of its existence. According to preliminary statements, **profits** will stagnate, costs will exceed expectations and **risk provisions** will be higher than announced earlier. The dividend will remain unchanged. The group for the first time prepared its balance sheet according to IAS and so that results are hardly comparable. The balance sheet total rose from DM 831bn to DM 901bn and the net **profit** for the year increased from DM 1.8bn to DM 3.8bn. Net **interest revenues** rose by 5.3% to DM 9.8bn. At the same time, however, **risk provisions** were increased to DM 3.2bn, against DM 2.7bn in the previous year.

COMPANY: HYPOVEREINSBANK; BAYERISCHE HYPO- UND VEREINSBANK

PRODUCT: Banking Institutions (6010);
EVENT: Company Reports & Accounts (83);
COUNTRY: Germany (4GER);

12/5/11 (Item 10 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09026012

PT Bimantara Citra

INDONESIA: NET LOSS FOR BIMANTARA CITRA
The Asian Wall Street Journal (XKO) 01 Dec 1998 p.5
Language: ENGLISH

Indonesia based PT Bimantara Citra <involved in automotive sector> has recorded **RP** 1.266 tn of consolidated revenue for the first nine-month of 1998, a 35% jump from **RP** 936.6 bn for thw 9-month in 1997. High **interest expenses** which reached **RP** 320.56 bn has hit the firm. **RP** 45.59 bn of net loss was recorded for the first 9-month in 1998 compared to a **RP** 100.96 bn net **profit** for the same period in 1997. The firm also suffered **RP** 117.56 bn of foreign exchange loss for the first 9-month in 1998.

COMPANY: BIMANTARA CITRA

PRODUCT: Motor Vehicles & Parts (3710);
EVENT: Company Reports & Accounts (83);
COUNTRY: Indonesia (9INO);

12/5/12 (Item 11 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09015846

Earnings briefs

INDONESIA: INDOFOOD POSTS **PROFIT** FOR 9-MONTH
The Asian Wall Street Journal (XKO) 10 Nov 1998 p.9
Language: ENGLISH

Indonesian food producer, PT Indofood Sukses Makmur's 6.2 bn packs of instant noodle sales and higher export revenues for the group have contributed to a **RP** 81.8 bn net **profit** for the first 9-month of 1998. The firm posted **RP** 456.2 bn net loss for the same period in 1997. For the first 9-month in 1998, it recorded **RP** 1.64 tn of core operating **profit** against **RP** 618 bn for the same period in 1997. Its sales for the same period has jumped to **RP** 6.365 tn, up 81%. The better results have partly alleviate the firm's foreign exchange losses (**RP** 781.7 bn) and high **interest expenses** (**RP** 842.5 bn). *

COMPANY: INDOFOOD SUKSES MAKMUR

PRODUCT: Dried & Dehydrated Foods (2034); Ready Prepared Meals (2000RP);
EVENT: Company Reports & Accounts (83);
COUNTRY: Indonesia (9INO);

12/5/13 (Item 12 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

06682590

Coal producer steams ahead in tough year

AUSTRALIA: QCT SAW **PROFIT** UP 8%
The Australian Financial Review (AFR) 03 Sep 1998 P.22

Australia's QCT Resources reported that net **profit** inched up 8% to AU\$ 45.7 mn for 1997-98. Operating **profit** after tax but before abnormal items shot up 65% to AU\$ 69 mn, thanks to improved sales, lower costs and devaluation of Australian dollar against the US dollar which offset the lower US price for coal and higher **interest expense** charges. Sales, on the other hand, increased from AU\$ 792.3 mn to AU\$ 949.8 mn in 1997-98. The average dip in prices of coal in US dollar of about 6% had been offset by lower costs of production. Prices are expected to fall further in the short term in the light of the forecasts for global consumption of steel and electricity as well as an oversupply of coal. On a brighter note, further fall in operation costs as well as the abolishment of the **de facto** royalty of some mines are expected to counter the undesirable impact of falling prices. /ESMERK/ENGLISH/AS.LKH

COMPANY: QCT RESOURCES
EVENT: Company Reports & Accounts (83);
COUNTRY: Australia (9AUS);

11/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

07296244 Supplier Number: 61791191 (USE FORMAT 7 FOR FULLTEXT)
Royal Bank Unearths Profitability Solution.(Product Information)
Curley, Bob
Bank Systems + Technology, v37, n4, p26
April, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 497

(USE FORMAT 7 FOR FULLTEXT)
Royal Bank Unearths Profitability Solution.(Product Information)
TEXT:
...large user, Royal Bank of Canada, has found the software to be valuable in measuring **profitability** across the enterprise thanks to its ability to assess information at the account level, without...
Sitting atop of NCR's Teradata data warehouses, Value Analyzer measures **profit** at a very granular level by rating individual customer accounts based on five factors of income, expense and risk. These include **net interest revenue**, fee-based and **other revenues**, **direct expenses** (such as those related to transaction processing), **indirect expenses** and the anticipated risk associated with each account (based on NCR's **risk - provisioning** module). Value Analyzer generates a score for each of these measures to develop an overall score for each account.
Value Analyzer's primary purpose is to measure **profitability** as part of a bank's CRM strategy. Cathy Burrows, senior manager for CRM at...
...scoring is done at the account level, the data also can be used to measure **profitability** for products and channels, according to John Parker, senior business consultant for **profitability** at NCR, Dayton, Ohio.
Burrows agreed. "Value Analyzer goes well beyond client **profitability**," she said. "The event-level transactional detail is phenomenal." Royal Bank is using the solution...
...warehouse. That ensures that "everybody is talking from the same page" in terms of measuring **profitability**, noted Burrows.
NCR's Parker said Value Analyzer's scoring is largely dependent upon an...
...customize Value Analyzer. Burrows, for example, said a sixth major factor should be figured into **profitability** measures: cost of capital. So Royal Bank has tweaked its version of Value Analyzer accordingly...
...and update transfer rates on a monthly basis. Previously, the bank had to base its **profitability** estimates on cost data that was 2 years old.
Royal Bank has been using NCR...
...1995, so Value Analyzer was a logical choice when the bank went looking for a **profitability** solution, Burrows added.

11/3,K/2 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

06716006 Supplier Number: 56212927 (USE FORMAT 7 FOR FULLTEXT)

Raising relationships. (Using Predictive Modeling to Connect with Customers) (customer service in the banking industry) (part 2)

Johnson, John R.

Bank Marketing, v31, n6, p30(7)

June, 1999

Language: English Record Type: Fulltext Abstract

Document Type: Magazine/Journal; Trade

Word Count: 3301

... simply stopping at this point ignores the shareholders' stake in the equation.

By not incorporating **profitability** in its modeling, the bank may be selling products to unprofitable customers. **Profitability** is a critical-but-frequently overlooked component of predictive modeling. Estimated **profit** must be constructed for each account type modeled for purchase. Each account in the probability model should also feature estimated **profitability** for each household. Both the estimated **profitability** and probability-of-purchase are needed to make sound strategic decisions.

Estimated **profitability** is the result of more statistical modeling. This time, however, the object is to determine this discussion, a brief overview is necessary.

Five-part profitability

Profitability in banks is comprised of many parts. In general, the five essential ones are: **net interest revenue**, **other revenue**, **direct expenses**, **indirect expenses** and **risk provision** .(1)

Many of the components, such as balance, fees, service charges, transactions and account life-span can be estimated. The results of **profitability** modeling are not binary, as with the response or ownership areas discussed earlier. Instead, it yields a set of values that can be used in **profitability** calculations.

Other revenue and expense components, such as expense allocations and risk, can be estimated through business modeling. The product of both kinds of modeling is estimated **profit** for each account (interest checking, non-interest checking, savings, etc.).

Once the probability-of-response and estimated **profitability** are available, they can be combined to form additional marketing intelligence. The product of the...

...or loss by the probability of that gain or loss actually occurring is the potential **profit**. This potential-**profit** figure incorporates **profitability** and response and increases the efficiency of targeting.

Because estimated **profitability** is available for each product a customer may purchase, it helps determine how many marketing...

...selling a specific product or service to a specific household. Combining probability-of-response and **profitability** helps eliminate the sale of unprofitable accounts. On the other hand, it helps eliminate the...

...for selecting the product that the customer is most likely to purchase at the highest **profit** level possible, the institution must get the specific products and incentives to the various touch...specific business objectives and work toward them, while generating returns.

With the focus on quarterly **profit**, anything less is intolerable to the shareholders.

SHOPPER'S GUIDE

These companies appear under the...the Bank Marketing Association.

1 Cliff Baggett, CPA, "Presentation of NCR's "Five Factor Atomic **Profit** Metric" to The Brazilian Bankers Association and Brazilian banks", Sao Paulo, Brazil, Week of August...

11/3,K/3 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

0020714013 SUPPLIER NUMBER: 126169450 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Hungary Business Report Weekly.

Hungary Business Report Weekly, NA

Nov 15, 2004

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 25340 LINE COUNT: 01970

... results for the third quarter of 2004 in the current reporting season, led by record **profits** at blue chips MOL and OTP.

Oil company MOL posted net income of HUF 73...

...by some 50% and more than doubling on the year. As in Q2, MOL's **profitability** in Q3 was helped by a strong contribution from Slovakian subsidiary Slovnaft, high oil prices...

...the decline in domestic fixed-line and international revenues.

Among other companies, better-than-expected **profits** were registered by several mid-cap stocks, such as mortgage bank FHB, pharma producer Egis...

...which posted record earnings. Even with a 1.5% dip Friday as investors reaped recent **profits**, the BUX closed the week 479.75 points or 3.52% higher at 14,100...

...Coca-Cola slipped after reducing its revenue forecast, while Cisco tumbled after reporting lower than **expected revenues**. On the positive side, Intel was up after announcing higher dividend payments and a management...

...while oil firm Total gained after reporting solid earnings. Chipmakers struggled, with Infineon reporting Q3 **profits** that were just half of the market expectation.

International stock performance, week ending 12/11...

...companies posted record quarterly earnings, and promptly rose to record heights on the BSE before **profit** taking got the better of both stocks on Friday.

MOL surpassed all expectations with its...

...a positive market environment, and turned around to post a hefty HUF 2.4 billion **profit** in Q3. The stock attracted little interest, however, and closed 1.3% lower at 4795...

...expectations, as now the norm at the bank, and reported a massive HUF 41 billion **profit** for Q3, bringing the year-to-date bottom line to well over HUF 100 billion surprise, as Q3 **profits** fell 42% to HUF 10.8 billion. With declines unstoppable in Matav's fixed-line business and growth slowing in mobile and data, analysts reduced their **profit** forecasts for the company, while the stock fell 1.2% on the week to 800.

Helped by the upward swing of the chemical cycle, BorsodChem reported solid Q3 **profits** despite the strong forint and a three-week production stoppage in July-August. However, the...

...rose some 17% to record heights in the first three days of the week before **profit** -taking pushed it down to 12400, still an increase of 12.9%

compared to the...

...1375, Synergon slipped 3.3% to 325. Antenna Hungaria continued its solid performance with a **profit** of HUF 410 million in Q3, and the stock rose in lock step with the...

...Hungary's largest commercial bank OTP once again far exceeded analyst expectations, reporting consolidated net **profit** of HUF 108.4 billion for the first nine months under international accounting standards, up...

...consensus forecast (Portfolio), while they also exceed by almost 10% even the most optimistic projection.

Net interest revenues at OTP totaled HUF 194.5 billion in the first nine months, up 61.3% from a year earlier. This was the result of **interest revenues** totaling HUF 320.5 billion and **interest expenses** of HUF 126 billion.

In the third quarter alone, **net interest revenues** reached HUF 69 billion, rising a more moderate but still impressive 37.5% from a year earlier, as interest income was up 58% to HUF 111 billion and **interest expenses** more than doubled to HUF 42 billion.

OTP Bank itself contributed strongly to the group's record income, as the bank showed HUF 98.5 billion net **profit** in Q1-Q3 and HUF 36.4 billion in the third quarter. Total assets rose...

...IFRS, HUF million)

Source: OTP, Interfax calculations.

COMPANY NEWS

OTP satisfied with Q3 results; raises **profit** target to HUF 140-145 billion in 2004

"We are satisfied with OTP's Q3..."

...above the banking sector's average.

OTP's management has raised its annual pre-tax **profit** target to HUF 140-145 billion, likely closer to the upper end of this range...

...another 200 bp in 2005, the deputy CEO added.

2005 "not easy," but double-digit **profit** growth projected

Although OTP's 2005 business plan is not yet completed, the bank plans...

...and consolidated total assets by 15-16% next year. Meanwhile, forecasts call for double-digit **profit** growth next year; management would be satisfied with a trend similar to this year's...

...is currently analyzing its options, according to Speder.

COMPANY NEWS

OTP subsidiaries boost pre-tax **profit** by 80% to HUF 29.3 billion in Q1-Q3

Similarly to the parent bank, OTP subsidiaries reported impressive **profit** figures for the first nine months of 2004. Combined pre-tax income of OTP affiliates...

...with the Merkantil group, OTP Mortgage Bank and Bulgaria's DSK contributing most to group **profits**.

Leasing group Merkantil boosted its **profits** by 31.5% to almost HUF 4 billion. Members of the group financed 45,356...

...4%.

Bulgarian DSK group, led by DSK Bank, realized HUF 8.2 billion pre-tax **profit** in the first nine months. DSK Bank alone generated HUF 2.6 billion income in...

...sales in both the retail and corporate segments. Although the bank's contribution to group **profit** is small in volume terms at HUF 574 million for the first nine months, it...

...Q3 2004 (HUF million)

Source: OTP, Interfax calculations

COMPANY NEWS

Mortgage bank FHB's Q3 **profit** above expectations at HUF 2.47 billion - annual target already surpassed
Majority state-owned Land...

...result of HUF 33.5 billion interest income coupled with HUF 22.8 billion in **interest expenses**. The latter showed a larger growth at 112%, while interest income rose by 91.5...

...massive" increase in the refinanced portfolio over the past 12 months, a growth in the **cost of funds** during the year, and the narrowing impact of legislative changes passed in 2003, FHB noted...

...2003, the growth amounted to HUF 90 billion, or 60.7% over the year.

Q4 **profit** to be below that of Q3

FHB also provided guidance on the year's remaining quarter, saying that fourth quarter **profit** will "lag behind the third quarter's figure but will still considerably improve the bank's yearly result." The 2004 **profit** is expected to substantially surpass plans and will be in line with market projections and...

...of additional mortgage bond series and by the issue of new series, thereby optimizing the **cost of funds** in the longest possible term. While the transactions will result in a partial decrease in the **profit** of the fourth quarter of 2004, they will generate an increase in subsequent years' **profit** due to a more favorable liabilities structure, FHB noted.

FHB key figures, Q1-Q3 2004...

...to the planned buyback of mortgage bond issues and the issuance of new series, Q4 **profit** will be below the level of the third quarter's, which showed a bottom line...

...saw a 10.7% decline in net income to HUF 526 million. A slowdown in **profit** growth was already anticipated by the company after the second quarter, when CEO Luigi Mastrapasqua told Interfax the bank had already achieved 76% of the annual **profit** target by June, and foresaw higher costs in H2 due to the opening of new...

...however, were essentially flat at the bank, and showed an increase only at brokerage subsidiary **IE** -New York Broker.

Operating costs were up 16%, due to human resources and property expenses...

...income was the result of the profitable operations of the bank's subsidiaries, primarily brokerage **IE** -New York Broker Rt.

IEB consolidated key figures, Q1-Q3 2004 (HUF million)

Source: Inter...

...average analyst forecasts by some 50% and more than doubling a HUF 30.8 billion **profit** in the same quarter of last year.

As in the first half of the year, MOL's **profitability** in Q3 was helped by higher refining margins and product sales volumes, a ... marketing - exceeded forecasts by some 50%, and was by far the largest contributor to overall **profitability**, at HUF 59.1 billion in the quarter.

In the first three quarters of the...

...chairman Zsolt Hernadi commented.

"The contribution of our regional partners to the group's operating **profit** was even higher than in the second quarter, and represented more than 30% of the...

...Q3 2004 key figures

MOL Q1-Q3 2004 key figures

Source: MOL

COMPANY NEWS

MOL **profit** growth driven by downstream operations - segment results

The strong Q3 results of Hungarian oil company MOL, released Friday, were dominated by improved **profitability** in the downstream segment, helped by strong refining margins. The new regulatory environment in the...

...gas segment, rising crude prices in the upstream division and favorable currency movements also supported **profit** growth, MOL's flash report indicates.

Refining and Marketing contributed a massive HUF 59.1 billion to overall operating **profit** in Q3, up 176% due mainly to favorable crack spreads as well as the consolidation of Slovnaft, which provided HUF 26.6 billion of the segment's operating **profit**. Consolidated sales volumes grew 4% to 3.16 million tons.

The high **profit** was due to higher sales volumes and favorable crack spreads, a decrease in controllable costs...

...fields were brought into production in the previous quarter.

In all, the segment's operating **profit** more than doubled on the year to HUF 18.9 billion in Q3 and rose...

...gas regulatory regime.

The Natural Gas segment accounted for HUF 12.0 billion in operating **profit**, 24% lower than a year earlier. However, operating income for the first nine months, at...

...due to an improved regulatory environment.

The decline in Q3 was attributed to one-off **profit** recorded in the base period from the sale of MOL's stakes in various natural...

...Q3, bringing the year's total to over HUF 15.1 billion, as the excess **profit** earned on lower import gas prices than anticipated by the regulator will be returned to...

...fetched a higher average price, at HUF 50.7 per cubic meter in Q3.

Operating **profit** in the Petrochemicals segment was HUF 3.9 billion in Q3, reversing a HUF 4...

...Hungary was offset by the restructuring of Slovnaft's petrochemical product portfolio.

The improvement in **profitability** was supported by the weakening dollar against the euro, efficiency improvement measures, and the fact...

...significant increase in sales may be expected next year, Mosonyi noted.

MOL Q3 2004 operating **profit** by segment (HUF million)

Source: MOL

COMPANY NEWS

MOL: Q3 market trends to continue in...

...of the heating season, Mosonyi said.

COMPANY NEWS

Slovnaft sees thirty-fold increase in Q3 **profit** due to synergies within MOL group

MOL's Slovakian subsidiary Slovnaft closed a successful quarter, with the company's net **profit** rising more than 3100% in USD terms, while revenues were up only 52% in the...

...1 million in Q3, up from USD 3.5 million a year earlier. After-tax **profit** totaled USD 240.3 million for the first nine months of 2004, 410% more than...

...was more modest: 52% in Q3 in USD terms and 35% in Q1-Q3.

Impressive **profit** growth was also supported by the fact that Slovnaft did not have to create provisions...

...set aside significant provisions and tax penalties last year. These factors increased this year's **profit** by more than USD 24 million in Q1-Q3, the company noted.

"The results for...

...14.1 billion, slightly below the amount contained in the business plan.

Kocsis said that **revenues** are **expected** to total HUF 119.4 billion this year, while payables will reach HUF 125.4...

...5% in Q3, on track to dividend target

Power utility Demasz Rt, controlled by Electricite **de** France, reported 5.1% growth in net income to HUF 1.83 billion in the...

...75 billion bottom line (Portfolio). In the first nine months of the year, Demasz's **profits** rose 3.7% to HUF 4.06 billion.

While to a lesser extent than in...public service market, did not have a significant impact on electricity sales and Demasz's **profits**, the company stresses.

New pricing regulations under preparation

Electricity distributors, the economy ministry and the...

...by price and usage decreases this year so far - revenues dropped by 7%, while operating **profit** of the segment was down 22.2%. While payments to other network operators decreased, as...

...business was able to increase its revenues. While EBITDA rose a modest 6.2%, operating **profit** was down 7.3%, as operating expenses rose faster than revenues. The report says that the decrease in operating **profit** is due to payments to other network operators, as well as the significant increase in...

...of the three, also posted disappointing numbers, as revenues were down 0.6%, while operating **profit** fell by 40.4%. The segment includes the operations of Macedonia's MakTel, Telemacedonia, and...

...almost sixfold increase from HUF 300 million in Q1-Q3 2003. On a quarterly level, **profits** rose from HUF 252 million in Q2 to HUF 551 million in Q3.

While revenues...

...the former "joint venture share", as well as the one-time HUF 1.6 billion **profit** on the sale of a 1.22% stake in Eutelsat S.A.

Income from the...

...turn around a financial loss of HUF 453 million in the base period to a **profit** of HUF 44 million, further improving the bottom line.

Of total sales, 46% came from...

...million)

Source: Antenna Hungaria, Interfax calculations for Q3 numbers
COMPANY NEWS
Synergion stands by annual **profit** target of HUF 80-120 million
Based on its results for the first three quarters...

...don't plan to modify our target. I believe that the HUF 160-200 million **profit** in Q4 needed to meet our target is realistic," Szaray told Interfax. He added that no **profit** target has yet been set for 2005, but management is currently working on the plan...
...rose substantially from HUF 26 million to HUF 351 million. A 35% increase in financial **profit** helped keep the bottom line for Q1-Q3 below a loss of HUF 100 million...

...billion in 2003. Further growth of around 20% is expected for next year, while maintaining **profitability**, he added.

With its expected USD 42 million revenue in 2004, Getronics is one of...EBIT by 0.3%.

Raba continued its ongoing rationalization program and the company's gross **profit** improved by 9.83% or HUF 650 million since Q1 2004. The firm eliminated orders...

...figures (HUF million)

Source: Raba, Interfax calculations
COMPANY NEWS

Exchange rate gains push Linamar's **profit** above last year's level to HUF 600 million

Engineering firm Linamar Rt increased its net **profit** slightly, by 3.7% to HUF 600 million in the first nine months of 2004 despite decreasing revenues, the company announced on Friday. However, the rise in **profits** was a result of financial **profits**, with operating income down significantly, the firm's flash report indicates.

Of total revenues, 71...

...a percentage of sales decreased to 2.5% from 5.8% a year earlier.

Financial **profits** were Linamar's only bright spot in the period, with the HUF 330 million in exchange rate gains and lower **interest expenses** pushing net income just above last year's level. Exchange rate gains were mainly related...

...1.58 billion. Nevertheless, the unit still contributed HUF 344 million to the group's **profit**, more than Croatian subsidiary Inker's HUF 177 million.

Inker's sales rose by 4...

...6.9 billion in the base period, when currency movements helped BC to outsize hedging **profits** and forex gains.

In the first nine months of 2004, BC more than doubled its...

...of sales revenues resulted in a high gross margin of 61%, while controlled growth in **indirect expenses** resulted in an 87% increase in operating income to HUF 2.179 billion in Q4...

...performance was mitigated by an increase in "other expenditures" - this was mostly due to higher **risk provisions** and customer discounts in the current period, as well as payments into the state's...

...received on short-term investments, in the value of HUF 136 million, as well as **profit** realized on hedging contracts, to the tune of HUF 286

million. At the same time...

...HUF 86.9 billion consolidated revenues during Egis's 2004 financial year. Consolidated pre-tax **profit** was HUF 8.31 billion - small **profits** at property managing subsidiary Medimpex Irodahaz and foreign trading subsidiary Medimpex Kereskedelmi Rt were offset...

...weak base period, and were up 10% in FY 2004. Exports of bulk chemicals and **other revenues** totaled USD 9.6 million in the quarter, in line with long-term trends, Egis...

...launch investigations based on "press information."

COMPANY NEWS

TVK posts HUF 2.4 billion net **profit** in Q3; year-to-date **profit** double last year's

Chemical company TVK, a subsidiary of MOL Hungarian Oil and Gas...
...110% increase in net income to HUF 6.697 billion. TVK said the improvement in **profitability** was due to better capacity utilization, as well as continued improvement in ...half of the realistic market price. Small shareholders believe that based on Brau Hungaria's **profit** contribution within the Brau group, the realistic share price should be around HUF 30,000...first time driven by the outstanding performances of MOL and OTP. With their respective record **profits**, the two blue chips led what turned out to be a mostly positive Q3 earnings season on the BSE. Even with some **profit** taking on Friday, the BUX closed the week 479.75 points or 3.52% higher...

...the days ahead, the bond market is expected to take a breather. Although a modest **profit** -taking wave could emerge, we see rate cut expectations as strong enough to preserve the...

06716006/9

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

06716006 Supplier Number: 56212927 (THIS IS THE FULLTEXT)
**Raising relationships.(Using Predictive Modeling to Connect with
Customers)(customer service in the banking industry)(part 2)**

Johnson, John R.
Bank Marketing, v31, n6, p30(7)
June, 1999
ISSN: 0888-3149
Language: English Record Type: Fulltext Abstract
Document Type: Magazine/Journal; Trade
Word Count: 3301

ABSTRACT:

Predictive modeling could be an effective strategy in establishing customer relationships. This anticipatory approach has increased revenues despite rare success rates compared to even-level marketing. The strategy was developed in the wake of one-to-one and relationship marketing wherein bankers realized the importance of determining what would be interesting for customers or the concept of the Next Logical Product.

TEXT:

Part one of this article appeared In the May 1999 issue of Bank Marketing. There, John Johnson examined the two-part nature of branding, the difference between brand recognition and recall, and the ways banks can build better customer relationships. He also explored how event-level marketing strategies can help institutions connect with customers in more compelling ways.

In part two of the article, Johnson discusses the predictive modeling, another approach to building solid relationships with customers.

One thing leads to another.

In most contexts, it's the language of exasperation.

But in terms of building customer relationships and marketing financial products and services, That's exactly what You want to happen.

One thing leads to another.

For bank marketers, This amounts to the good version of the Domino Theory:

Current needs morph into new ones; present services multiply to keep pace.

One thing leads to another. Here's how to ensure that it does.

A brief history of predictive modeling

For some marketers, the idea of the Next Logical Product has become synonymous with state-of-the-art targeted marketing. The ascendancy of customer-centric marketing, one-to-one marketing and relationship marketing has encouraged banks to view the Next Logical Product as critical to the success of their business strategies and tactics. But what is it, exactly?

Historically, banks promoted products individually, in large, product-centered campaigns. These promotions were frequently based upon statistical simulations of each customer's likelihood to purchase a specific product. Put simply, those customers with the strongest predicted predilection for a product received a solicitation.

With the advent of one-to-one and relationship marketing, bankers became less obsessed with the efficiency of single-product campaigns and more concerned about building relationships with customers. They came to believe that marketing products that appealed to individual clients best built such relationships. The challenge became how to determine if a client was interested in a specific product. Thus, predictive modeling was born.

This approach is somewhat different from the event-level marketing discussed in part one of this article (Bank Marketing, May 1999). Predictive modeling is anticipatory, while event-level marketing is

reactive. In event-level marketing, the customer must engage in some overt action that triggers contact from the bank. Even though predictive modeling rarely - if ever - has success rates as high as those of event-level marketing, revenues from predictive modeling are incremental and realizing revenue from a relatively inexpensive source makes good business sense.

Banks and other industries soon adopted formal models of customer-behavior to determine which products their customers were most likely interested in, and, thus, which products the bank should be promoting. The new goal is for bank customers to see fewer messages about products and services that don't interest them, and more messages about those products and services that they need. The process of ensuring that this happens is called the Next Logical Product method.

The Next Logical Product

Although simple in concept, the Next Logical Product is a complex combination of statistical models that transforms a comprehensive product focus into a customer-oriented approach. In order to develop a Next Logical Product (or Service) strategy, a bank would run each of its households through formal models of customer behavior for ownership (or purchase or response - if there are available data) of each product/service. The level of specificity for each product or service is important, so the process is not crowded with superfluous offerings.

Although the details of the statistical modeling are beyond the scope of this article, a general discussion of the process is necessary. The first step in developing a predictive model is to synchronize the bank's product offerings with the way customers view bank products. It is critical that the products the bank is analyzing are representative of the way a bank customer sees banking products, not the way bankers view them.

For example, ten or twenty different checking accounts, all based on an add-on package offering, is not the way customers view checking accounts. In order to establish a workable number of models, a reasonable approach would be to focus on products that come from the bank's MCIF P-type categories - assuming the bank has a customer-oriented P-type classification.

For this discussion, let's assume that the bank has 12 product categories (interest checking, non-interest checking, savings, money market, certificates of deposits, individual retirement accounts, credit cards, collateralized loans, unsecured loans, mortgages, insurance and trust.) Once synchronization has occurred, the probability of response or ownership is calculated for each individual product.

These product-based probabilities for each household in the database are comparable across all models. In other words, if the probability score for an interest-bearing transaction account was higher for a given household than a collateralized loan, the likelihood of successfully selling an interest-bearing checking account would be higher than selling a collateralized loan.

At the end of this modeling process, a bank will know the likelihood of any household purchasing any of the offered products and services. These probabilities are sorted in descending order for each household. The first account in the sort list for each household (that account with the highest probability or highest likelihood) is the Next Logical Product for that household.

Once the bank knows which product a customer is likely to be interested in, it can specifically market to the household. At this stage, some marketers consider the bank to be taking a holistic approach in regard to the customer. And they see the institution as customer-centric. But simply stopping at this point ignores the shareholders' stake in the equation.

By not incorporating profitability in its modeling, the bank may be selling products to unprofitable customers. Profitability is a critical-but-frequently overlooked component of predictive modeling. Estimated profit must be constructed for each account type modeled for

purchase. Each account in the probability model should also feature estimated profitability for each household. Both the estimated profitability and probability-of-purchase are needed to make sound strategic decisions.

Estimated profitability is the result of more statistical modeling. This time, however, the object is to determine the account behavior (balance, transactions, etc.) that can be expected if a specific household purchased a specific account. While the details of this process are too complex for the scope of this discussion, a brief overview is necessary.

Five-part profitability

Profitability in banks is comprised of many parts. In general, the five essential ones are: net interest revenue, other revenue, direct expenses, indirect expenses and risk provision. (1)

Many of the components, such as balance, fees, service charges, transactions and account life-span can be estimated. The results of profitability modeling are not binary, as with the response or ownership areas discussed earlier. Instead, it yields a set of values that can be used in profitability calculations.

Other revenue and expense components, such as expense allocations and risk, can be estimated through business modeling. The product of both kinds of modeling is estimated profit for each account (interest checking, non-interest checking, savings, etc.).

Once the probability-of-response and estimated profitability are available, they can be combined to form additional marketing intelligence. The product of the magnitude of gain or loss by the probability of that gain or loss actually occurring is the potential profit. This potential-profit figure incorporates profitability and response and increases the efficiency of targeting.

Because estimated profitability is available for each product a customer may purchase, it helps determine how many marketing dollars can be reasonably allocated to selling a specific product or service to a specific household. Combining probability-of-response and profitability helps eliminate the sale of unprofitable accounts. On the other hand, it helps eliminate the tendency to market those products that are profitable, but generally not needed.

Once the bank has a system for selecting the product that the customer is most likely to purchase at the highest profit level possible, the institution must get the specific products and incentives to the various touch-points.

Assuming the bank has done an effective job of positioning itself in the marketplace and with its customers, has established a way to identify a time when customers should be contacted and has established a methodology to predict customer needs - what's next?

How does it all fit together?

The answer to this is simple: Build a relationship by communicating with your customer. This specialized communication can follow three general paths:

The first path is a general media branding effort. Without recognition, other marketing efforts will be less-than-optimal. General media branding should be viewed as what banks want their customers to think when they think of their financial needs. In this approach, all other communications, direct mail, telemarketing, personal selling and marketing efforts should be tightly integrated and controlled.

The second path is timely institutional response to events in the customer's financial life. In the last issue of Bank Marketing, we looked at a customer who was in the process of closing down his entire relationship with a bank. What kind of message should this customer have received from his bank when his savings balance went to \$07 The one he did get, printed on his \$0 balance savings statement - two months after he withdrew all of his money from his savings account - was this:

YOUR ACCOUNT CURRENTLY HAS A ZERO BALANCE AND HAS BEEN INACTIVE SINCE

12-22-98. IF YOU WOULD LIKE YOUR ACCOUNT TO REMAIN OPEN, YOU SHOULD MAKE A DEPOSIT IMMEDIATELY OR NOTIFY YOUR LOCAL [bank name suppressed] BRANCH. OTHERWISE YOUR ACCOUNT WILL BE CLOSED AND YOU WILL NO LONGER RECEIVE A STATEMENT FROM US. THANK YOU FOR BANKING WITH [bank name suppressed.]

And when this same customer became frustrated in dealing with the bank's call center and withdrew a loan application, he received the following letter:

Thank you for your recent interest in a consumer loan from [bank name suppressed]. No further consideration will be given your application since you have requested that it be withdrawn.

If you have any questions regarding this letter, please contact your lender at the office listed below.

For a customer who is considering ending his banking relationship, how meaningful is it to be told that, in order to keep his savings account open, he should make a deposit immediately? A telephone call the day after the balance went to \$0 might have saved the account - and, by extension, the relationship. Perhaps there should have been even earlier contact, when the customer's end-of-month savings balance dropped 40 percent.

With regard to the other communication, how ambiguous is withdrawing a loan application and telling the sales person that you are making arrangements elsewhere? And yet, in all probability, this bank would describe itself as "customer-centric." While it is certainly in vogue to say this, the bank's actions suggest it is an entirely different sort of organization.

The third path is regular, relevant marketing efforts. Keep in mind that customers like to be sold - not hustled. Suggesting products to prospects that other, similar customers also own is not offensive. It is the reasonable development of business. And because of the favorable economies of scale that drive these kinds of efforts, they can generate substantial returns.

The key in building a relationship with your customers is to provide a value proposition that causes them to consider you as their financial service provider. Then monitor behavior, act in a timely fashion and anticipate needs.

Once the infrastructure, branding efforts and contact strategies are in place, it is critical that communications are integrated, so there are no mixed messages. To accomplish this, a "managed message" environment must be developed.

Control is exercised over the type of direct contact (mail, statement messages, ATM messages, etc.) that is used to contact the customer. The message itself is also controlled, regardless of whether it is in response to an event in the customer's relationship with the bank or as a result of predictive modeling. It should be ensured that the customer does not receive multiple messages in the same time frame.

In the current business climate, it is tempting to fashion a single solution to complex problems. Unfortunately, managing business relationships with customers is one of those multidimensional issues for which there is no one answer: a "silver bullet" does not exist. It is a climate, however, that is a business opportunity for those institutions with foresight and determination to develop truly lasting and profitable relationships with their clients. These kinds of relationships are constructed through constantly listening to the customer, regardless of whether he or she is speaking or communicating via actions.

Event-level marketing, examined last issue, and the Next Logical Product are driven by the availability of detail-level data, updated daily. It makes the detection of customer behavior and appropriate bank interaction/intervention possible. The availability of detail-level data also drives the predictive modeling, improving the efficiency and success of sales efforts.

The art of marketing

Once the "science" of marketing has been attended to, and the

statistical modeling and business-rule development has been finalized, one crucial step remains before the marketing message touches the customer.

How many times have hundreds-of-thousands - if not millions - of dollars been spent on sophisticated efforts to identify specific customers, only to then send them what is essentially a form letter? It's not unreasonable for a bank to believe that its most profitable customers are unique in their needs and unlike the rest of the institution's clients. But are profitable customers so similar in lifestyles and perspectives that no targeted communication is necessary? Of course not.

It is at this point that segmentation findings, demographic profiles and general account data are merged back into the information flow and used to develop a targeted message that is relevant to the customer [ILLUSTRATION FOR FIGURE 1 OMITTED]. It is critical to incorporate the knowledge banks have of their customers into the communications with them. A 65-year-old customer with \$20,000 in deposits and \$100,000 of investable assets is very different from a 40-year-old customer with \$20,000 in deposits and \$100,000 in investable assets.

Although the account behaviors of the 65-year-old and 40-year-old may be almost identical - and the product or service that would be appropriate for them is identical - their motivation for making that financial decision is probably very different.

If the bank does not take customer motivation into account, all of its early efforts may be for nothing. It is important to remember that although the science of marketing is very powerful, the buying decision is still a personal one. The art of marketing is, therefore, as crucial to closing a sale as the science. It is a costly error to treat all your customers the same - even if their accounts are similar.

Upon arriving at this realization, a bank can consider itself owning a state-of-the-art marketing process. Appropriately managing branding and imaging - and incorporating all customer touch-points with specific meaningful and relevant messages impacts a bank's bottom line.

Technology

The art and science of building customers relationships is a business dilemma, and the solution is driven by knowledge about individual customers compiled in databases.

Thus, it is appropriate to examine the investment in the information technologies needed to build customer relationships. Professors M. Bensaou and Michael Earl note that developing an IT strategy that perfectly mirrors the company's business strategy may be a fruitless exercise. Instead, they suggest using the Japanese philosophy of skipping strategy-alignment altogether and "[basing] technology investment decisions on easily quantifiable performance improvement goals."

It is tempting to invest in "technology for technology's sake" or to invest in technology only if it produces a predefined financial objective. But the importance of managing customer relationships is of such strategic importance that old ROI metrics may not be appropriate. A more realistic way of testing the viability of a technology investment is to determine the payoff of existing or proposed performance goals if they could be reached, and then selecting the technology that allows those goals to be met. (2)

In short, business objectives should drive the technology decisions. If the technology will support meeting the business objectives, then it is a viable option. This is a particularly salient way to approach data warehouses. The managers charged with implementing data warehouses - which, by the way, are crucial to Next Logical Products and event-level marketing efforts - frequently have fixations on size. It is not uncommon for a banker to be quoted in the financial press commenting on the storage capacity of their new data warehouse, the anticipated future impact, the number of systems that it sources and the years that the effort took.

What is less common is comments on how the data warehouse is quantifiably impacting the bottom line. Even rarer are estimates on how quickly data warehouses begin to contribute to meeting business objectives.

Taking a business-objective approach to deploying a data warehouse should ameliorate the chances of quick success and minimize spurious data that contribute little to the roll-out of a data warehouse.

It should be clear to banks that a "silver bullet" with regard to gaining customer mind-share does not exist. Managing these relationships is a complex business issue that is built upon sophisticated computer hardware, software, statistical analysis, business rules and programming.

However, at the heart of all this is a business issue: How can I positively impact my bottom line? The answer is an incremental process of continual improvement. The key here is to establish specific business objectives and work toward them, while generating returns.

With the focus on quarterly profit, anything less is intolerable to the shareholders.

SHOPPER'S GUIDE

These companies appear under the heading "Market Research" in Bank Marketing magazine's Annual Buyer's Guide.

AcuPOLL Research, Inc. (*)

Cincinnati, OH

Steve Phelan

(800) 228-7655

ALPS Mutual Funds Services, Inc. (*)

Denver, CO

Arthur J. Lucey

(800) 825-1665

BAIGlobal Inc. (*)

Tarrytown, NY

Kate Permut

(914) 332-5300

Barry Leeds & Associates, Inc. (*)

New York, NY

Barry Leeds

(800) 532-8586

Chadwick Martin & Bailey, Inc. (*)

Boston, MA

Anne Bailey Berman

(617) 350-8922

Chamberlain Research Consultants, Inc. (*)

Madison, WI

Mary Hanneman

(800) 246-5211

Claritas Financial Services Group (*)

Arlington, VA

Bill Harvey

(800) 284-4868

Datatron, Inc. (*)

Palm Beach Gardens, FL

Brian Richards

(800) 694-0089

Financial Selling Systems, Inc. (*)

Brentwood, TN

M. Marshall Weems

(800) 332-0937

Financial Services Marketing Agency

Pottstown, PA

Thomas F. McKiernan

(888) 556-8111

Financial Shares Corporation

Chicago, IL

George M. Morvis

(800) 891-8116

Fusion Marketing (*)

Memphis, TN
Donald C. Mann
(901) 526-0088
ICT Group, Inc.-Financial Marketing Services(*)
Amherst, NY
Antoinette Forth
(800) 232-4484
Leon Shaffer Golnick Advertising
Ft. Lauderdale, FL
Sheldon Weiss
(954) 928-0000
Market Insights
Chicago, IL
Joseph R. Sullivan
(773) 348-7752
Market Probe, Inc.
Milwaukee, WI
Dr. Tanniru Rao
(414) 778-6000
Market Trends, Inc.
Seattle, WA
Jeffrey Liekhus
(425) 562-4900
Marketing Models(*)
Boston, MA
Robert A. Dufault
(617) 423-1780
McGladrey & Pullen, LLP(*)
Des Moines, IA
Loree Raker Miles
(515) 284-8660
The Melior Group(*)
Philadelphia, PA
Linda McAleer
(215) 545-0054
M.F. Blouin, LLC(*)
Rollinsford, NH
Peter Allen
(800) 394-1632
Press, Ganey Associates, Inc.(*)
South Bend, IN
Richard J. Howland
(800) 232-8032
Professional Review & Operational Shoppers, Inc.(*)
Vero Beach, FL
Nancy J. Steadman
(800) 741-7758
Raddon Financial Group(*)
Oakbrook Terrace, IL
Tom Drogos
(800) 827-3500
Response Analysis Corporation(*)
Princeton, NJ
Joe H. Hagan Jr.
(800) 888-9213
Retail Planning Associates, Inc.(*)
Columbus, OH
Nita Rollins
(614) 461-1820
Ryan Willer Associates(*)
Williamsville, NY

Robert Willer
(716) 631-9003
Strategic Solutions(*)
Golden, CO
Diane Sauter
(800) 873-3515
Synergistics Research Group(*)
Atlanta, GA
Anne Morgan Moore
(800) 423-4229
U.S. Transactions(*)
Atlanta, GA
Daniel Beggs
(800) 582-5200
The Verdi Group, Inc. (*)
Rochester, NY
Kimberleigh Martin
(800) 691-9010, ext. 8617

* Service Industry Member of the Bank Marketing Association.

1 Cliff Baggett, CPA, "Presentation of NCR's "Five Factor Atomic Profit Metric" to The Brazilian Bankers Association and Brazilian banks", Sao Paulo, Brazil, Week of August 24, 1998.

2 M Bensaou and Michael Earl, "The Right Mind-Set For Managing Information Technology", Harvard Business Review, September-October, 1998, pp. 120-124.

John R. Johnson is a senior business consultant in customer management solutions with a large technology company. He can be reached at (704) 509-9501.

COPYRIGHT 1999 Bank Marketing Association

COPYRIGHT 1999 Gale Group

PUBLISHER NAME: Bank Marketing Association

EVENT NAMES: *240 (Marketing procedures)

GEOGRAPHIC NAMES: *1USA (United States)

PRODUCT NAMES: *6010000 (Banking Institutions); 9914100 (Marketing Management); 9914380 (Customer Relations)

INDUSTRY NAMES: BANK (Banking, Finance and Accounting); BUSN (Any type of business)

NAICS CODES: 5221 (Depository Credit Intermediation)

SPECIAL FEATURES: INDUSTRY

ADVERTISING CODES: 54 Corporate Images

Set	Items	Description
S1	31	AU=(HOOD, G? OR HOOD G? OR GEORGE(2N)HOOD) OR BY=(GEORGE(2-N)HOOD)
S2	4	AU=(PHIBBS, P? OR PHIBBS P? OR PAUL(2N)PHIBBS) OR BY=(PAUL-(2N)PHIBBS)
S3	0	S1 AND S2
S4	35	S1 OR S2
S5	2	S4 AND IC=(G06F-017/60 OR G06Q?)
S6	5	S4 AND IC=(G06F? OR G06Q?)
S7	5	IDPAT (sorted in duplicate/non-duplicate order)
S8	4	IDPAT (primary/non-duplicate records only)

File 350:Derwent WPIX 1963-2006/UD=200661
(c) 2006 The Thomson Corporation

File 344:Chinese Patents Abs Jan 1985-2006/Jan
(c) 2006 European Patent Office

File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)
(c) 2006 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-2006/ 200638
(c) 2006 European Patent Office

File 349:PCT FULLTEXT 1979-2006/UB=20060921UT=20060914
(c) 2006 WIPO/Thomson

8/5/1 (Item 1 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2006 The Thomson Corporation. All rts. reserv.

0015589205 - Drawing available
 WPI ACC NO: 2006-153370/200616
 XRPX Acc No: N2006-132494

Platform for facilitating automation of industrial system, configures portion of industrial system based on meta data describing industrial system representation

Patent Assignee: ROCKWELL SOFTWARE INC (ROCK-N)

Inventor: HOOD G W

Patent Family (7 patents, 42 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20060026193	A1	20060202	US 2004909565	A	20040802	200616 B
EP 1624351	A1	20060208	EP 200516793	A	20050802	200616 E
JP 2006053915	A	20060223	JP 2005223211	A	20050801	200616 E
CA 2511443	A1	20060202	CA 2511443	A	20050705	200617 E
SG 119298	A1	20060228	SG 20054306	A	20050707	200622 E
CN 1737790	A	20060222	CN 200510089349	A	20050729	200639 E
AU 2005202995	A1	20060216	AU 2005202995	A	20050708	200660 E

Priority Applications (no., kind, date): US 2004909565 A 20040802

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
--------	------	-----	----	-----	--------------

US 20060026193	A1	EN	33	19	
----------------	----	----	----	----	--

EP 1624351	A1	EN			
------------	----	----	--	--	--

Regional Designated States, Original: AL AT BA BE BG CH CY CZ DE DK EE ES
 FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR YU

JP 2006053915	A	JA	29		
---------------	---	----	----	--	--

CA 2511443	A1	EN			
------------	----	----	--	--	--

SG 119298	A1	EN			
-----------	----	----	--	--	--

Alerting Abstract US A1

NOVELTY - A configuration component automatically configures a portion of the industrial system such as physical device, database based on the meta data describing the industrial system representation.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

1. extensible markup language (XML) database;
2. structured query language (SQL) database;
3. system that facilitates efficient viewing of industrial environment data;
4. industrial automation facilitating system;
5. industrial automation platform;
6. method for automatically configuring industrial system;
7. method for filtering data within industrial environment;
8. system that facilitates generation of industrial environment database;
and
9. industrial environment configuration system.

USE - Platform for facilitating automation of industrial system including

industrial machinery such as pumps, presses, conveyors, programmable logic controller (PLC), switches, sensors, servers, databases.

ADVANTAGE - Enables generation of robust representation of industrial environment. Enables automatically configuring an industrial automation system while mitigating needs for expert programming services.

DESCRIPTION OF DRAWINGS - The figure shows a high level block diagram of the system facilitating automatic configuration of industrial system.

Title Terms/Index Terms/Additional Words: PLATFORM; FACILITATE; AUTOMATIC; INDUSTRIAL; SYSTEM; CONFIGURATION; PORTION; BASED; META; DATA; DESCRIBE; REPRESENT

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G05B-0019/02 A I F 20060101
 G05B-0019/042 A I F B 20060101
 G05B-0019/05 A I L B 20060101
 G05B-0019/408 A I L 20060101
 G06F-0013/00 A I L 20060101
 G06F-0017/00 A I F 20060101
 G06F-0017/30 A I F B 20060101
 G06F-0017/30 A I L 20060101
 G06F-0017/40 A I L 20060101
 G06F-0019/00 A I L 20060101
 G06Q-0050/00 A I F B 20060101
 G05B-0019/408 A I F B 20060101
 G05B-0019/04 C I F B 20060101

US Classification, Issued: 707102000

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-F06; T01-J05B4P; T01-J07B; T01-J11C1

8/5/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2006 The Thomson Corporation. All rts. reserv.

0015570286 - Drawing available

WPI ACC NO: 2006-134447/200614

XRPX Acc No: N2006-116493

Unique identifier generation system for identifying object in enterprise system, receives random number generated by randomizer and object instance data associated with object, to generate unique identifier

Patent Assignee: ROCKWELL SOFTWARE INC (ROCK-N)

Inventor: HOOD G W

Patent Family (3 patents, 38 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20060020578	A1	20060126	US 2004896575	A	20040721	200614 B
EP 1662380	A2	20060531	EP 200515698	A	20050719	200636 E
CN 1725220	A	20060125	CN 200510087521	A	20050721	200639 E

Priority Applications (no., kind, date): US 2004896575 A 20040721

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20060020578	A1	EN	27	14	
EP 1662380	A2	EN			

Regional Designated States,Original: AL AT BA BE BG CH CY CZ DE DK EE ES
FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR YU

Alerting Abstract US A1

NOVELTY - A unique identifier creator receives random number generated by a randomizer and object instance data associated with an object. The unique identifier creator generates a unique identifier for the object using the object instance data and random number.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- 1.portable computing device;
- 2.unique object identification method;
- 3.unique object identification system;
- 4.computer readable medium storing unique identifier embedded within object;
- 5.signal having one or more data packets;
- 6.enterprise system;
- 7.object retrieval system;
- 8.object searching and indexing system;
- 9.data rollup method;
- 10.object indexing method; and
- 11.method for maintenance of data persistence within database.

USE - For generation of unique identifier for identifying component, object, document, etc., used in manufacturing environment, industry.

ADVANTAGE - Facilitates generation of unique identifier and association of such identifier with desired object, efficiently.

DESCRIPTION OF DRAWINGS - The figure shows a high level block diagram of the unique identifier generation system.

100 unique identifier generation system

Title Terms/Index Terms/Additional Words: UNIQUE; IDENTIFY; GENERATE;
SYSTEM; OBJECT; RECEIVE; RANDOM; NUMBER; INSTANCE; DATA; ASSOCIATE

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0017/30 A I F B 20060101

G06F-0017/30 A I L B 20060101

G06F-0009/44 A I F B 20060101

G06F-0017/30 A I F 20060101

US Classification, Issued: 707003000

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-E04; T01-F07; T01-J05A2D; T01-J07B; T01-S03

8/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2006 The Thomson Corporation. All rts. reserv.

0013093786 - Drawing available

WPI ACC NO: 2003-174754/

XRPX Acc No: N2003-137641

Message exchange method using Internet, involves allowing user at system side to access selected ones of greetings of other service providers based on criteria associated with originator of greetings

Patent Assignee: FIRST MEDIA GROUP INC (FIRS-N); HOOD G (HOOD-I); PRIEST C (PRIE-I)

Inventor: HOOD G ; PRIEST C

Patent Family (2 patents, 2 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020169836	A1	20021114	US 2001825412	A	20010403	200317 B
CA 2343520	A1	20021003	CA 2343520	A	20010406	200317 E

Priority Applications (no., kind, date): US 2001825412 A 20010403

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020169836	A1	EN	20	5	
CA 2343520	A1	EN			

Alerting Abstract US A1

NOVELTY - A set of greetings each associated with users of introduction service provider, are stored in the system. Another set of greetings each associated with the user of service provider, are stored in the server. The user at the system side is allowed to access the selected ones of the greetings of other service providers, based on criteria associated with an originator of each of the selected ones of the greetings.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

1. Message exchange system; and
2. Computer readable recorded medium storing message exchange program.

USE - For exchanging message using shared resources of computerized message exchange system through Internet.

ADVANTAGE - Allows introduction service providers to reduce their infrastructure and overhead costs, by filtering access to greetings of various service providers and various users.

DESCRIPTION OF DRAWINGS - The figure shows a simplified block diagram of computer workstation and telephone sets in communication with introduction service managing system.

Title Terms/Index Terms/Additional Words: MESSAGE; EXCHANGE; METHOD; ALLOW; USER; SYSTEM; SIDE; ACCESS; SELECT; GREETING; SERVICE; BASED; CRITERIA; ASSOCIATE

Class Codes

International Classification (Main): **G06F-015/16** , H04L-012/16

US Classification, Issued: 709206000, 709207000

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-N02A2; T01-N02B1; T01-S03

8/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2006 The Thomson Corporation. All rts. reserv.

0012506293 - Drawing available

WPI ACC NO: 2002-454245/200248

XRPX Acc No: N2002-358319

Voice message charge allocation method for dating services, involves receiving charge indicator through telephone and allocating charge to originator or recipients based on the indicator

Patent Assignee: FIRST MEDIA GROUP INC (FIRS-N)

Inventor: HOOD G ; PRIEST C

Patent Family (2 patents, 2 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020059138	A1	20020516	US 2000247357	P	20001113	200248 B
			US 2001987040	A	20011113	
CA 2361851	A1	20020513	CA 2361851	A	20011113	200248 E

Priority Applications (no., kind, date): US 2000247357 P 20001113; US 2001987040 A 20011113

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020059138	A1	EN	27	13	Related to Provisional US 2000247357
CA 2361851	A1	EN			

Alerting Abstract US A1

NOVELTY - A charge indicator indicating a charge of voice message for an originator or a recipient, is received through one of the telephones (80,84). The charge is allocated to the originator or a recipient, based on the indicator.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- 1.Voice message exchange facilitating apparatus;
- 2.Computer readable medium storing message exchange program;
- 3.Message exchange method;
- 4.User communication provision device operation method;
- 5.Message exchange device operation method; and
- 6.Message exchange server.

USE - For dating services.

ADVANTAGE - The charge indicator allows the recipient to decide whether or not to hear the message. Thus, improves the flexibility of the dating services.

DESCRIPTION OF DRAWINGS - The figure shows a simplified block diagram of the telephone in communication with the message exchange and conference server.

80,84 Telephones

Title Terms/Index Terms/Additional Words: VOICE; MESSAGE; CHARGE; ALLOCATE; METHOD; DATE; SERVICE; RECEIVE; INDICATE; THROUGH; TELEPHONE; RECIPIENT; BASED

Class Codes

International Classification (Main): G06F-017/60 , H04L-012/14
(Additional/Secondary): H04L-012/54

EIC 3600

Dialog Search

US Classification, Issued: 705039000

File Segment: EPI;

DWPI Class: T01; W01

Manual Codes (EPI/S-X): T01-J05A2; T01-S03; W01-C02B7C

JMB

29-Sep-06

Set	Items	Description
S1	31	AU=(HOOD, G? OR HOOD G? OR GEORGE(2N)HOOD) OR BY=(GEORGE(2-N)HOOD)
S2	4	AU=(PHIBBS, P? OR PHIBBS P? OR PAUL(2N)PHIBBS) OR BY=(PAUL-(2N)PHIBBS)
S3	0	S1 AND S2
S4	35	S1 OR S2
S5	2	S4 AND IC=(G06F-017/60 OR G06Q?)
S6	5	S4 AND IC=(G06F? OR G06Q?)
S7	5	IDPAT (sorted in duplicate/non-duplicate order)
S8	4	IDPAT (primary/non-duplicate records only)

File 350:Derwent WPIX 1963-2006/UD=200661

(c) 2006 The Thomson Corporation

File 344:Chinese Patents Abs Jan 1985-2006/Jan

(c) 2006 European Patent Office

File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)

(c) 2006 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-2006/ 200638

(c) 2006 European Patent Office

File 349:PCT FULLTEXT 1979-2006/UB=20060921UT=20060914

(c) 2006 WIPO/Thomso

1/TI/1 (Item 1 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Platform for facilitating automation of industrial system, configures portion of industrial system based on meta data describing industrial system representation

Original Titles:

Dynamisches Schema fur ein einheitliches Anlagenmodell
Dynamic schema for unified plant model
Schema dynamique pour un modele unifie d'une installation
DYNAMIC SCHEMA FOR UNIFIED PLANT MODEL
Dynamic schema for unified plant model

1/TI/2 (Item 2 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Unique identifier generation system for identifying object in enterprise system, receives random number generated by randomizer and object instance data associated with object, to generate unique identifier

Original Titles:

Zeitstempelverfahren fur ein einheitliches Anlagenmodell
Time stamp methods for unified plant model
Methodes d'horomarquage pour un modele unifie d'une installation
Time stamp methods for unified plant model

1/TI/3 (Item 3 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Message exchange service e.g. dating service, providing method, involves maintaining index of users previously in communication with system, and no longer in communication with system to exchange messages with others

Original Titles:

Message exchange server allowing near real-time exchange of messages, and method

1/TI/4 (Item 4 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Security system for car, operates to notify alert condition to user through mobile telephone, when secured door is opened

Original Titles:

Property and car security system using GSM and satellite technology

1/TI/5 (Item 5 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Truck mountable concrete mixer, has blade extending towards drum head at an angle from mixing blade to push batch material from drum bottom in order to

cascade discharge of material toward open end of drum

Original Titles:

A MIXING APPARATUS FOR CONCRETE
Mixing apparatus for concrete
A MIXING APPARATUS FOR CONCRETE
MALAXEUR A BETON

1/TI/6 (Item 6 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Video centric professional development system for teachers, has computer system storing time-indexed digital video case, personal user notes, lesson or courses in corresponding databases

Original Titles:

Method and system for interactive case and video-based teacher training
Method and system for interactive case and video-based teacher training

1/TI/7 (Item 7 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Message exchange method using Internet, involves allowing user at system side to access selected ones of greetings of other service providers based on criteria associated with originator of greetings

Original Titles:

Methods and devices for providing pooled personal introduction services

1/TI/8 (Item 8 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Practice golf putting green has slate panel with layer of simulated grass with chute and hole for ball

Original Titles:

IMPROVEMENTS IN OR RELATING TO THE GAME OF GOLF
Practice putting green
Improvements in or relating to the game of golf
IMPROVEMENTS IN OR RELATING TO THE GAME OF GOLF
AMELIORATIONS APORTEES A OU EN RAPPORT AVEC LE JEU DE GOLF

1/TI/9 (Item 9 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Voice message charge allocation method for dating services, involves receiving charge indicator through telephone and allocating charge to originator or recipients based on the indicator

Original Titles:

Message exchange server allowing enhanced message charge allocation, and method

1/TI/10 (Item 10 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Monolithic, solid cast resin coil for high voltages transformer comprises solid cast resin body in a modified oval cross-section

Original Titles:

Solid cast resin coil for high voltage transformer, high voltage transformer using same, and method of producing same.

1/TI/11 (Item 11 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Purifying nucleic acids from whole cells

Original Titles:

VERFAHREN UND VORRICHTUNG ZUR NUKLEINSAUREREINIGUNG
METHOD AND DEVICE FOR PURIFYING NUCLEIC ACIDS
PROCEDE ET DISPOSITIF DE PURIFICATION D'ACIDES NUCLEIQUES
VERFAHREN UND VORRICHTUNG ZUR NUKLEINSAUREREINIGUNG
METHOD AND DEVICE FOR PURIFYING NUCLEIC ACIDS
PROCEDE ET DISPOSITIF DE PURIFICATION D'ACIDES NUCLEIQUES
Verfahren und Vorrichtung zur Nukleinsaurereinigung
Method and device for purifying nucleic acids
Procede et dispositif pour la purification d'acides nucleiques
Method and device for purifying nucleic acids
METHOD AND DEVICE FOR PURIFYING NUCLEIC ACIDS
PROCEDE ET DISPOSITIF DE PURIFICATION D'ACIDES NUCLEIQUES

1/TI/12 (Item 12 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Arrangement for mounting a lens for axial movement - comprises a housing defining an axially extending bearing surface and a lens carriage including least three circumferentially spaced bearings in contact with the bearing surface

Original Titles:

Linsehalterung
Lens mounting
Monture de lentille
Lens mounting comprising at least three circumferentially spaced bearings.

1/TI/13 (Item 13 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Aperture device for high frequency apparatus - has slot for inserting probe and sealing mechanism allowing movement of probe

Original Titles:

Hochfrequenz-Vorrichtung

Apparatus to seal against leakage of high frequency radiation through a slot.

1/TI/14 (Item 14 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Muzzle reference system tilt adjustment arrangement - has eccentric mating surface for engaging housing bearing surface and defines eccentric bearing surface with single axis of rotational symmetry inclined at eccentric offset angle to that of mating surface

1/TI/15 (Item 15 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Universal clamp for medical applications such as supporting post on operating table - has single control knob providing clamping facility to support post as well as hooked ends and engages side of table

Original Titles:

Universal clamp.

1/TI/16 (Item 16 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Positioning support for knee during surgery - has base with carriage to support holder for knee with adjustable ball and socket joint

Original Titles:

Knee positioner

1/TI/17 (Item 17 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Skimmer box for swimming pool filtration system, etc - has pre-filter insert with handle inside skimmer box

1/TI/18 (Item 18 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Curved triple glazing panel - has inner flexible plastics panel connected between two rigid outer panels only along its curved edges

Original Titles:

GEBogene DREIFACHSCHEIBEN-VERGLASUNG

CURVED TRIPLE-PANE GLAZING

TRIPLE VITRAGE INCURVE

GEBogene DREIFACHSCHEIBEN-VERGLASUNG

CURVED TRIPLE-PANE GLAZING

TRIPLE VITRAGE INCURVE

Curved triple-pane glazing

CURVED TRIPLE-PANE GLAZING

1/TI/19 (Item 19 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Capacitance-type material level indicator - has level detector responsive to phase detector output operating as function of difference between capacitance at probe and reference

Original Titles:

Capacitance-type material level indicator

1/TI/20 (Item 20 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Prodn. of rigid sintered articles - using flowable slurry compsn. without need for compaction step

Original Titles:

Flowable composition adapted for sintering and method of making

1/TI/21 (Item 21 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Sinterable material mixed with fugitive binder and solvent - to form flowable material which sets to dimensionally stable sheet

Original Titles:

Flowable composition adapted for sintering and method of making

1/TI/22 (Item 22 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Dense phase feeder method for pulverised coal - has pressurised feeder and flow splitter which transports and divides coal at bulk density with gas in interstices causing transportation

Original Titles:

Dense-phase feeder method

1/TI/23 (Item 23 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Pulverised material flow and subdivision from pressurised tank - by passing through rapid acting valve and divergent tube bundle

Original Titles:

Einrichtung zur Foerderung und Stroemungsaufteilung eines in dichter Phase vorliegenden teilchenfoermigen Feststoffs

1/TI/24 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

Time stamp methods for unified plant model
Zeitstempelverfahren fur ein einheitliches Anlagenmodell
Methodes d'horomarquage pour un modele unifie d'une installation

1/TI/25 (Item 2 from file: 348)
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

Dynamic schema for unified plant model
Dynamisches Schema fur ein einheitliches Anlagenmodell
Schema dynamique pour un modele unifie d'une installation

1/TI/26 (Item 3 from file: 348)
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

A MIXING APPARATUS FOR CONCRETE
MALAXEUR A BETON

1/TI/27 (Item 4 from file: 348)
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

PRACTICE PUTTING GREEN
UBUNGS-PUTTING GREEN
AMELIORATIONS APPORTEES A OU EN RAPPORT AVEC LE JEU DE GOLF

1/TI/28 (Item 5 from file: 348)
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

Lens mounting
Linsenhalterung
Monture de lentille

1/TI/29 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

A MIXING APPARATUS FOR CONCRETE
MALAXEUR A BETON

1/TI/30 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

PRACTICE PUTTING GREEN
AMELIORATIONS APPORTEES A OU EN RAPPORT AVEC LE JEU DE GOLF

1/TI/31 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

APPARATUS FOR CEMENT BLENDING
APPAREIL POUR MELANGER LE CIMENT

Set	Items	Description
S1	31	AU=(HOOD, G? OR HOOD G? OR GEORGE(2N)HOOD) OR BY=(GEORGE(2-N)HOOD)
S2	4	AU=(PHIBBS, P? OR PHIBBS P? OR PAUL(2N)PHIBBS) OR BY=(PAUL-(2N)PHIBBS)
S3	0	S1 AND S2
S4	35	S1 OR S2
S5	2	S4 AND IC=(G06F-017/60 OR G06Q?)
S6	5	S4 AND IC=(G06F? OR G06Q?)
S7	5	IDPAT (sorted in duplicate/non-duplicate order)
S8	4	IDPAT (primary/non-duplicate records only)

File 350:Derwent WPIX 1963-2006/UD=200661
(c) 2006 The Thomson Corporation

File 344:Chinese Patents Abs Jan 1985-2006/Jan
(c) 2006 European Patent Office

File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)
(c) 2006 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-2006/ 200638
(c) 2006 European Patent Office

File 349:PCT FULLTEXT 1979-2006/UB=20060921UT=20060914
(c) 2006 WIPO/Thomson

2/TI/1 (Item 1 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Antisense oligonucleotide that inhibits expression of catabolite repressor control protein in pseudomonas bacteria for treating pseudomonas infection comprises antisense oligonucleotide with specific nucleotides and is nuclease resistant

Original Titles:

Catabolite repression control (Crc) gene and Pseudomonas virulence

2/TI/2 (Item 2 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Screening for compounds that inhibit Pseudomonas bacteria virulence, by administering test compound to the bacteria, and detecting presence/absence of inhibition of catabolite repression control protein in bacteria

Original Titles:

Catabolite repression control (crc) gene and pseudomonas virulence

Catabolite repression control (Crc) gene and pseudomonas virulence

Catabolite repression control (Crc) gene and Pseudomonas virulence

CATABOLITE REPRESSION CONTROL (CRC) GENE AND PSEUDOMONAS VIRULENCE

GENE DE REGULATION DE LA REPRESSION CATABOLIQUE (CRC) ET VIRULENCE DE

PSEUDOMONAS

2/TI/3 (Item 1 from file: 348)

DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

CATABOLITE REPRESSION CONTROL (CRC) GENE AND PSEUDOMONAS VIRULENCE

GENE DE REGULATION DE LA REPRESSION CATABOLIQUE (CRC) ET VIRULENCE DE

PSEUDOMONAS

2/TI/4 (Item 1 from file: 349)

DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

CATABOLITE REPRESSION CONTROL (CRC) GENE AND PSEUDOMONAS VIRULENCE

GENE DE REGULATION DE LA REPRESSION CATABOLIQUE (CRC) ET VIRULENCE DE

PSEUDOMONAS